



CITY OF LOWELL, MA

FISCAL YEAR 2004-05

ANNUAL ACTION PLAN

**FOR
CDBG, HOME, AND ESG PROGRAMS**

FINAL REPORT

Office of the City Manager
Division of Planning and Development
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PLEASE NOTE: This is the final version of the FY 2004-05 Annual Action Plan, which was available for public review between Friday, March 26th and Monday, April 26th. The Final Plan is available at the offices of the City of Lowell's Division of Planning and Development, the City Clerk's office, and the Pollard Memorial Library. In addition, a PDF version of the Final Plan is available at <http://www.lowellma.gov/>. Written comments and feedback received by DPD about the Annual Action Plan have been incorporated into this document (see Attachment #5). If you have questions or comments about the Annual Action Plan, please contact:

City of Lowell, Division of Planning and Development
JFK Civic Center, 50 Arcand Drive
Lowell, MA 01852

Phone: 978-970-4252

Executive Summary

The Annual Action Plan represents the City of Lowell's request for Federal funds – Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), and Emergency Shelter Grant (ESG) – from the U.S. Department of Housing and Community Development (HUD) for fiscal year 2004-05. It describes Lowell's needs, priorities, strategies, and objectives for the upcoming fiscal year, which begins July 1, 2004 and ends on June 30, 2005. Once approved by HUD, the Annual Action Plan becomes the spending plan for the City of Lowell's CDBG, HOME, and ESG entitlement funds. The primary objective of these programs is to provide decent housing and a suitable living environment with expanding economic opportunities predominantly for persons of low and moderate incomes.

Table A-1 illustrates the anticipated federal resources and program income available for FY 2004-05. The City will receive \$4,133,928 of Entitlement Grants. In addition, anticipated CDBG and HOME program income, prior year funds committed for the CDBG 15% public services cap and funds not utilized during the prior year are also available in FY 2004-05.

TABLE A-1: FEDERAL CDBG, HOME, AND ESG RESOURCES FOR FY 2004-05

ANTICIPATED FUNDING SOURCES	CDBG	HOME	ESG	TOTAL
HUD Grant Entitlements	\$2,815,000	\$1,215,372	\$103,556	\$4,133,928
Program Income				
CDBG Repayments on Revolving Loan Fund (less 15% set aside for CDBG CAP FY 2005-06)	\$327,250			\$327,250
HOME REHAB Loan Repayments		\$200,000		\$200,000
Prior Year Actual Program Income (15% set aside for CDBG-Cap)	\$73,813			\$73,813
Unprogrammed Prior Year Funds	\$200,000			\$200,000
TOTAL AVAILABLE FUNDS	\$3,416,063	\$1,415,372	\$103,556	\$4,934,991

The City of Lowell's Division of Planning and Development received 128 applications requesting funds for the FY 2004-05 CDBG, ESG, and HOME programs, totaling \$10,887,498. Ninety-two (92) projects totaling \$4,934,991 have been selected to receive funds. Table A-2 provides an analysis of programs by funding source.

In addition to the above federal funds, the City of Lowell will also receive American Dream Downpayment Initiative (ADDI) for FY 2003 and FY 2004. The City has been awarded \$51,587 and \$60,587 for FY 2003 and FY 2004, respectively. These funds will be administered as part of the HOME Investment Partnership Program and used in conjunction with the First Time Homebuyer program that provides downpayment assistance towards the purchase of an owner occupied house (1-4 units) by low-income families.

Table A-2: American Dream Downpayment Initiative (ADDI)

ADDI	FY 2003	FY 2004	TOTAL
ANTICIPATED FUNDING SOURCES	\$51,587	\$60,587	\$112,174

TABLE A-3: FY 2004-05 PROPOSALS BY PROGRAM TYPE

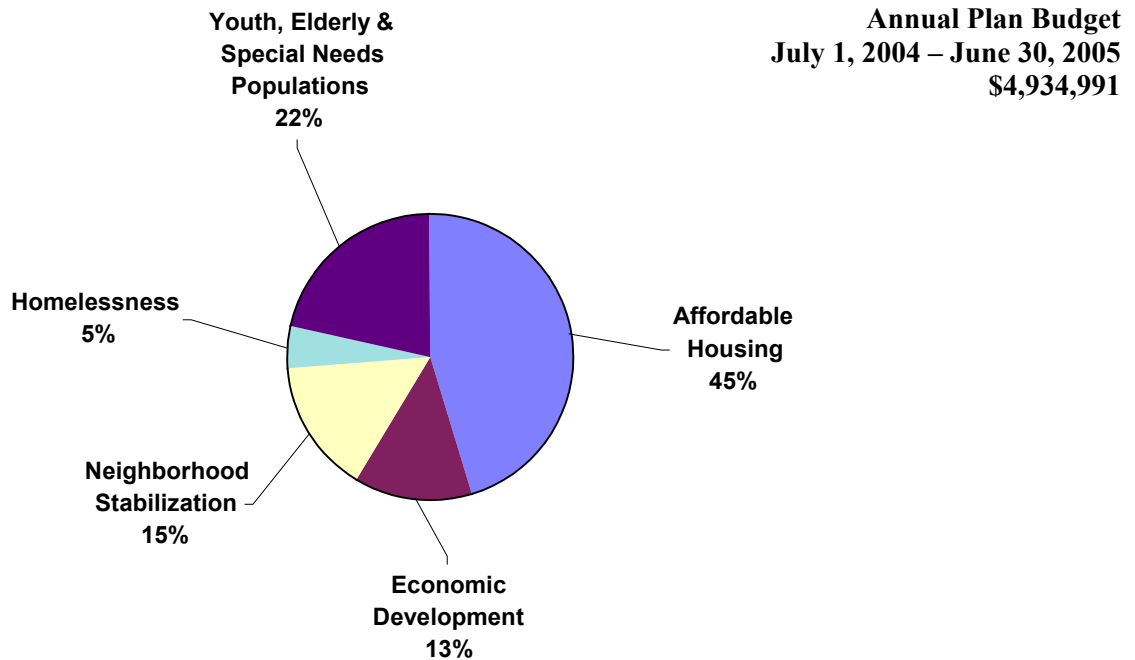
Funding Source	Total Projects Submitted	Projects Funded	Total Amount Funded	Total Amount Requested	In Excess of Amount Available
CDBG - No Cap	61	36	\$2,920,000	\$6,879,096	-\$3,959,096
CDBG - Subject to 15% Cap	51	42	\$496,063	\$1,383,496	-\$887,433
HOME	10	8	\$1,415,372	\$2,461,200	-\$1,045,828
ESG	6	6	\$103,556	\$163,706	-\$60,150
Total	128	92	\$4,934,991	\$10,887,498	-\$5,952,507

NOTE: The CDBG-CAP calculation is based on 15% of CDBG Entitlement plus Prior Year Program Income received: 15%(\$2,815,000 + \$492,084).

The projects selected for funding have been categorized by priority need in Table A-3. Affordable housing continues to be the primary area of need and receives the most funds. A detailed description of each project can be found in Section 3.2 of the Annual Action Plan.

TABLE A-4: FY 2004-05 BUDGET BY PRIORITY NEED

Priority Need	Total
Affordable Housing	\$1,875,332
Economic Development	\$543,250
Neighborhood Stabilization	\$748,560
Homelessness	\$138,378
Youth, Elderly, and Special Populations	\$843,093
Administration	\$786,378
Grand Total	\$4,934,991



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When comparing the 2004-2005 Annual Action Plan Budget to the Five-Year Consolidated Annual Plan budget on page 6, the City is on target with its five-year spending plan.

The activities chosen for the fifth and final year of the FY 2000-05 Consolidated Plan are listed in the tables below along with the funding source and the amounts awarded. The proposed FY 2004-05 Annual Action Plan continues to fund programs that are in line with the City's Five-Year Consolidated Plan. The projects are listed alphabetically by priority needs. A detailed description of all projects can be found in Section 3.2.

TABLE A-5: FY 2004-05 PROPOSED PROJECTS AND ACTIVITIES

PROP#	ORGANIZATION	Source of Funds	FY 2004-05 Awards
30	Acre Family Day Care Center - Taking Care of Businesses Initiative	CDBG	\$45,000
51	Alternative House - Shelter	ESG	\$20,000
53	Alternative House - Youth/Teen Domestic/Dating Violence & Bullying Prevention Project	CAP_CDBG	\$3,000
89	Angkor Dance Group - Cambodian Youth	CAP_CDBG	\$5,063
62	Architectural Heritage Foundation - 165 Jackson St. Renovation (CMAA)	CDBG	\$126,750
28	Asian Task Force Against Domestic Violence - Counseling	CAP_CDBG	\$6,000
50	Big Brother/Big Sister - One-to-One Mentoring	CAP_CDBG	\$12,000
61	Boys & Girls Club of Greater Lowell, Inc. - Swimming Pool renovations	CDBG	\$80,000
31	Cambodian American League of Lowell - First Time Homebuyer Training	CAP_CDBG	\$5,000
32	Cambodian American League of Lowell - Micro-enterprise Assistance	CDBG	\$15,000
26	Central Food Ministry, Inc. - Food Pantry	CAP_CDBG	\$5,000
65	Centralville Neighborhood Action Group	CDBG	\$1,560
21	Christmas in April Lowell - Rehab for Low-Income Homeowners	CDBG	\$10,000
54	City of Lowell Council on Aging - Senior Center Operating funds	CAP_CDBG	\$25,000
41	City of Lowell Council on Aging - New Senior Center Lease	CDBG	\$366,030
90	City of Lowell Dept. of Health - Brady School Asbestos Removal	CDBG	\$20,000
37	City of Lowell Division of Neighborhood Services - Graffiti Removal	CDBG	\$10,000
36	City of Lowell Division of Neighborhood Services - Neighborhood Projects	CAP_CDBG	\$37,000
125	City of Lowell DPD - Acre Urban Revitalization & Development Plan - Acquisition & Rehab.	HOME	\$293,200.00

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PROP#	ORGANIZATION	Source of Funds	FY 2004-05 Awards
128	City of Lowell DPD - Acre Plan - Relocation Soucy Ironworks	CDBG	\$50,000
121	City of Lowell DPD - Administration of CDBG Program	CDBG	\$640,000
122	City of Lowell DPD - Administration of ESG Program	ESG	\$5,178
123	City of Lowell DPD - Administration of HOME Program	HOME	\$141,200.00
17	City of Lowell DPD - Billerica Street Park Project	CDBG	\$45,000
124	City of Lowell DPD - CHDO Set aside for Acre Plan (This is a requirement of 15% of the HOME entitlement received)	HOME	\$182,306.00
25	City of Lowell DPD - Demolition Program	CDBG	\$30,000
76	City of Lowell DPD - Economic Development - JAM Plan, Section 108 Debt Service (20 year commitment)	CDBG	\$204,000
74	City of Lowell DPD - Economic Development - Renewal Community Technical Assistance	CDBG	\$5,000
73	City of Lowell DPD - Economic Development - Small Business Loan Pool	CDBG	\$22,500
75	City of Lowell DPD - Economic Development - Technical Assistance Program (TAP)	CDBG	\$50,000
11	City of Lowell DPD - Emergency Housing Repair	CDBG	\$35,127
4	City of Lowell DPD - First Time Homebuyer Program	HOME	\$374,494
84	City of Lowell DPD - Hampshire/Jewett/Bridge Intersection Improvements	CDBG	\$60,000
10	City of Lowell DPD - Homeworks Program	HOME	\$104,172
9	City of Lowell DPD - Housing Rehab - CDBG	CDBG	\$140,000
24	City of Lowell DPD - Landscape Improvement Program	CDBG	\$10,000
19	City of Lowell DPD - Lead Abatement Program	CDBG	\$314,033
39	City of Lowell Health Department - Sanitary Code Enforcement	CDBG	\$105,000
43	City of Lowell Hunger/Homeless Commission -Emergency Motel Stay	CAP_CDBG	\$5,000
120	City of Lowell Public Works - Streets and Sidewalks	CDBG	\$75,000
83	Community Teamwork Inc - Weatherization Improvements	CDBG	\$10,000
87	Community Teamwork Inc. - Shelters	ESG	\$15,000
86	Community Teamwork Inc. - Small Business Assistance Center (SBA)	CDBG	\$65,000

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PROP#	ORGANIZATION	Source of Funds	FY 2004-05 Awards
5	Community Teamwork Inc.- ACE Advocacy Corps for Elders	CAP_CDBG	\$7,000
119	Community Teamwork, Inc. - Fair Housing Consumer Education	CAP_CDBG	\$30,000
27	Concord Family & Youth Services GRIP Project Renovation	CDBG	\$55,000
111	Concord Family & Youth Services GRIP Project, Teen Shelter Operational Support	ESG	\$20,000
91	Cultural Organization of Lowell (COOL), Arts Development	CDBG	\$35,000
38	D'Youville Senior Care Center, Inc. - Senior Housing (2-year commitment.)	HOME	\$150,000
64	Girls, Inc. - Youth Enrichment Programs	CAP_CDBG	\$8,000
126	House of Hope Inc. - Affordable Housing (3-year commitment.)	HOME	\$100,000
6	House of Hope Inc. - Shelter Operating Expenses	ESG	\$18,100
92	Kids in Disability Sports, Inc. - Annual Athletic Programs	CAP_CDBG	\$5,000
114	Lao Family Mutual Association of Lowell, Inc.- Advocacy Services	CAP_CDBG	\$4,000
13	LifeLinks - Independent Living Seminar Program	CAP_CDBG	\$12,500
12	LifeLinks - Urban Youth Employment	CAP_CDBG	\$4,000
22	Lowell Association for the Blind, Inc - Transportation Services	CAP_CDBG	\$10,000
93	Lowell Community Health Center - Expanding Healthcare Access for the Elderly	CDBG	\$50,000
94	Lowell Community Health Center - Teen Reaching Out	CAP_CDBG	\$15,000
15	Lowell Historic Board - Sign Program	CDBG	\$10,000
23	Lowell Housing Authority - Youth Sports/Recreation	CAP_CDBG	\$14,000
29	Lowell Parks & Conservation Trust, Inc – Urban Forestry Program	CDBG	\$50,000
33	Lowell Transitional Living Center, Inc - Detox Coordination & Transportation	CAP_CDBG	\$35,000
34	Lowell Transitional Living Center, Inc - Shelter Operating Expenses	ESG	\$25,278
67	Mass Alliance of Portuguese Speakers - Immigrant Social and Elder Services Program	CAP_CDBG	\$5,000
18	Mental Health Assoc of Greater Lowell - Counseling	CAP_CDBG	\$10,000
63	Merrimack Valley Catholic Charities - Food Pantry	CAP_CDBG	\$15,000
45	Merrimack Valley Food Bank, Inc. - Food Distribution Program	CAP_CDBG	\$15,000
14	Merrimack Valley Food Bank, Inc. - Food Share/Mobile Food Pantry (formerly M/A Com Food Share, Inc.)	CAP_CDBG	\$5,000

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PROP#	ORGANIZATION	Source of Funds	FY 2004-05 Awards
2	Merrimack Valley Housing Partnership - First Time Homebuyer Down payment Assistance Program	HOME	\$70,000
3	Merrimack Valley Housing Partnership - First Time Homebuyer (FTHB) Project Genesis	CAP_CDBG	\$12,000
117	Middlesex Community College - Out-of-School Youth Program	CAP_CDBG	\$22,000
88	Middlesex North Resource Center, Inc.- Predevelopment Funds	CDBG	\$10,000
47	One Lowell Coalition - Youth Program	CAP_CDBG	\$7,500
40	Open Pantry of Greater Lowell Inc. - Food Pantry	CAP_CDBG	\$6,000
7	Rape Crisis Services of Greater Lowell - Rape Crisis Counseling	CAP_CDBG	\$15,000
70	Retarded Adult Rehab Assoc - Center Roof Replacement	CDBG	\$20,000
69	Retarded Adult Rehab Assoc - RARA Programs & Services	CAP_CDBG	\$10,000
20	Revolving Museum – Art Cart Carnival	CAP_CDBG	\$20,000
66	Salvation Army - SAGE Senior Center	CAP_CDBG	\$25,000
118	Southeast Asian Bilingual Advocates, Inc. (SABAI)	CAP_CDBG	\$5,000
60	Spindle City Corps - Youth Programs	CAP_CDBG	\$5,000
71	St. Julie Asian Center - Educational Services	CAP_CDBG	\$7,000
1	Suitability - Services for Economically Challenged Women	CAP_CDBG	\$20,000
110	The Community Family, Inc. - Alzheimer's Adult Day Health Center	CDBG	\$15,000
46	U Mass Lowell Research Foundation - Summer Youth Sports & Enrichment Program - Transportation	CAP_CDBG	\$10,000
116	United Teen Equality Center (UTEC) - The Open School (Work skills training) (formerly Youth Development)	CDBG	\$105,000
35	West End GYM Inc. - Youth Program	CAP_CDBG	\$5,000
57	YMCA - Summer Camp	CAP_CDBG	\$10,000
79	YWCA - Acre Youth Center, Green Acre Project	CAP_CDBG	\$7,000
78	YWCA - Lower Belvedere Youth Center Rehab	CDBG	\$35,000
80	YWCA - Lower Belvidere Youth Center	CAP_CDBG	\$12,000
92	TOTAL		\$4,934,991

1.0 Introduction

The Annual Action Plan represents the City of Lowell's request for federal funds – Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), and Emergency Shelter Grant (ESG) – from the U.S. Department of Housing and Community Development (HUD) for fiscal year 2004-05. Serving as an application for federal funds, the Annual Action Plan describes Lowell's needs, priorities, strategies, and objectives for the upcoming fiscal year, which begins July 1, 2004 and ends on June 30, 2005. Once approved by HUD, the Annual Action Plan becomes the spending plan for the City of Lowell's CDBG, HOME, and ESG entitlement funds. The primary objective of these programs is to provide decent housing and a suitable living environment with expanding economic opportunities predominantly for persons of low and moderate income.

This Annual Action Plan is the final component of the Five-Year Consolidated Action Plan for FY 2000-05 and any amendments to said plan. Fiscal year 2004-05 is the fifth and final year of this Plan. The City of Lowell uses the Annual Action Plan in coordination with other federal and state resources it receives during the program year, which includes Public Housing, Lead Abatement, and McKinney funds. The City works closely with numerous organizations to ensure that these funds benefit those most in need of services.

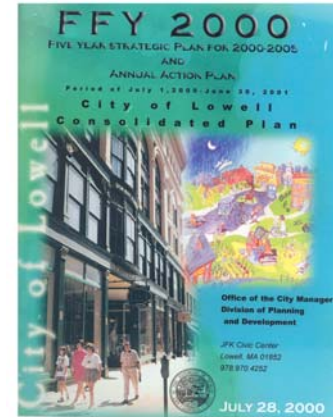
As required by HUD, the Annual Action Plan embodies a planning and development process that utilizes a citizen participation program to determine the City's strategies and objectives for the fiscal year. The City's grass root organizations are closely connected with those who will benefit from HUD funds and are therefore the most knowledgeable of the low and moderate-income population needs. The Annual Action Plan identifies how the money will be spent over the upcoming program year – adhering to the federal regulations governing the programs – to meet locally identified needs.

A citizen participation program is instrumental in obtaining input from the community and organizations to design and implement programs that will benefit low and moderate-income residents of Lowell. The citizen participation process consists of a series of public hearings from which citizen input is obtained and utilized in determining the City's needs, developing strategies, and establishing goals and objectives. Community input, along with the assistance of the Citizen Advisory Committee, helps to ensure that federal funds are appropriately allocated. The design of the process encourages participation of low and moderate-income persons in the organizations that serve them and in other areas applicable for CDBG funds, such as economic development and neighborhood stabilization. Organizations seeking CDBG, HOME, and ESG funds are given an opportunity to present their program and request for funds to a Citizen Advisory Committee at a public hearing.

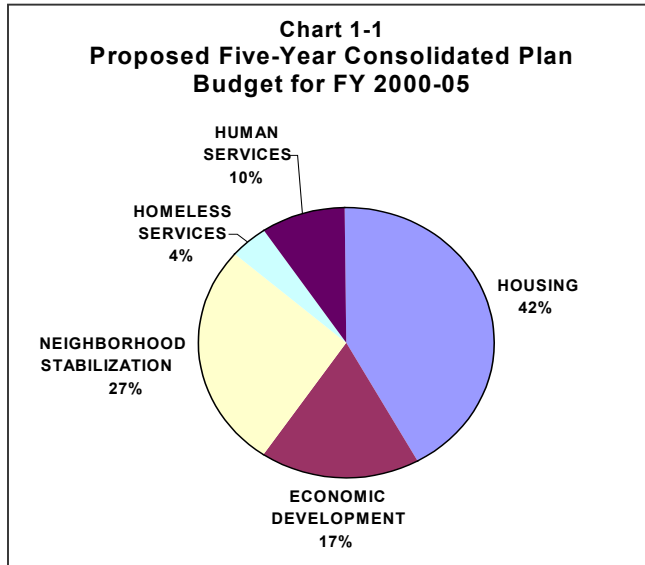
The Citizen Advisory Committee, appointed by the City Manager, is representative of various segments of the City. Currently there are eight active Committee members who are responsible for conducting public hearings, soliciting proposals, reviewing applications, hearing testimony and proposals given at public hearings, meetings or other methods of communications to formulate and recommend a spending plan for CDBG, HOME, and ESG funds to the City Manager. The Housing and Community Development staff members of the City's Division of Planning and Development provide technical assistance to the Committee to help develop the Annual Action Plan.

1.1 City of Lowell's Priority Needs and Goals

Beginning in 1999, the City of Lowell, in preparation for the development of the Consolidated Plan, held a series of public hearings, distributed, and collected feedback from neighborhood residents through questionnaires and consulted with neighborhood stakeholders in order to identify the priority needs and goals for the community during the next five years. The five priority needs for the City of Lowell identified through this process created the guidelines for selecting projects and activities to receive federal funding, which have been outlined in each subsequent year's Annual Action Plans.



**FY 2000-05
Consolidated Plan**



In the FY 2000-05 Consolidated Plan, the City of Lowell identified the following categories as priority needs and goals and approved the corresponding estimated five-year budget for HUD funds. The Priority Needs are not listed in order of importance. The City recognizes that all of the five priority needs are essential to the community. Priorities are only established for objectives within each priority need.

**TABLE 1-1: FY 2000-05 CONSOLIDATED
PLAN PRIORITY NEEDS**

PRIORITY NEEDS	GOALS	ESTIMATED FUNDS
Housing	Increase and upgrade the supply of affordable housing	\$ 9,200,000
Economic Development	Increase economic opportunities for people of low to moderate income	\$ 3,800,000
Neighborhood Stabilization	Continue with the development of neighborhood physical infrastructure such as street and sidewalks, partnerships with neighborhood organizations and upgrade delivery of public safety services	\$6,000,000
Homeless Services	Improve the coordination and delivery of homeless services provided by all of Lowell's "continuum of care" providers	\$ 900,000
Youth, Elderly & Special Needs Populations	Provide necessary support services for the youth, elderly and special needs populations	\$ 2,100,000
TOTAL ESTIMATED 5-YEAR CONSOLIDATED PLAN BUDGET		\$22,000,000

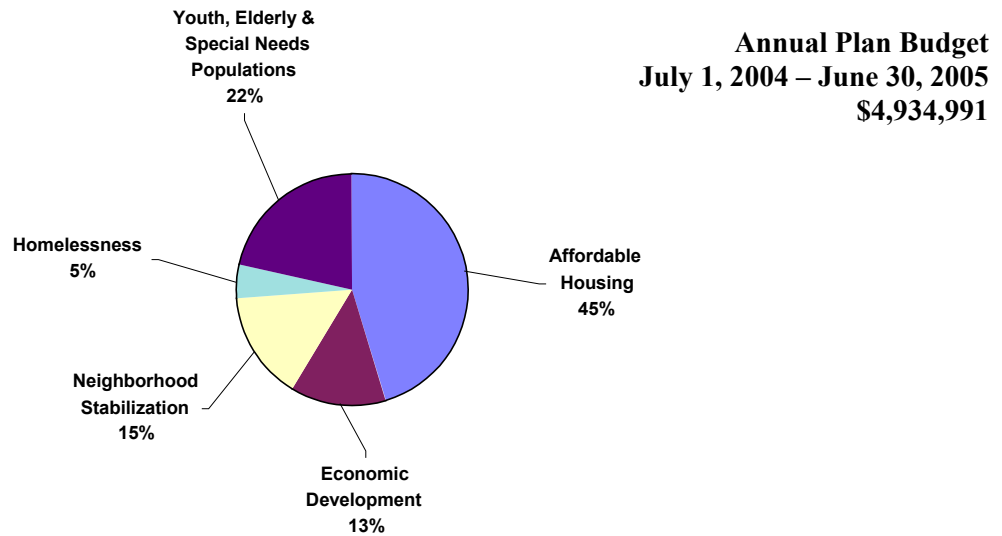
1.1.2 FY 2004-05 Annual Action Plan

The City of Lowell received 128 applications requesting funds for the FY 2004-05 CDBG, ESG, and HOME programs, totaling \$10,887,498. Ninety-two (92) projects totaling \$4,934,991 were selected for funding for the fiscal year starting July 1, 2004 and ending on June 30, 2005. Available funds are less than previous years due to a slight reduction in the City of Lowell's CDBG Entitlement grant award.

TABLE 1-2: FY 2004-05 PROPOSALS BY PROGRAM TYPE

Funding Source	Total Projects Submitted	Projects Funded	Total Amount Funded	Total Amount Requested	In Excess of Amount Available
CDBG - No Cap	61	36	\$2,920,000	\$6,879,096	-\$3,959,096
CDBG - Subject to 15% Cap	51	42	\$496,063	\$1,383,496	-\$887,433
HOME	10	8	\$1,415,372	\$2,461,200	-\$1,045,828
ESG	6	6	\$103,556	\$163,706	-\$60,150
Total	128	92	\$4,934,991	\$10,887,498	-\$5,952,507

Affordable housing continues to be the primary area of need and receives the most funds. A detailed description of each individual project can be found in Section 3.2 of the Annual Action Plan.

CHART 1-2: FY 2004-05 BUDGET BY PRIORITY NEED

When comparing the FY 2004-05 Annual Action Plan budget to the Five-Year Consolidated Plan budget on page 13, the City is on target with its five-year spending plan.

1.2 Activities to be undertaken in FY 2004-2005

The proposed FY 2004-05 Annual Action Plan continues to fund programs that are in line with priority needs identified in the City of Lowell's Five-Year Consolidated Plan. A listing of proposed projects and activities by priority need and a detailed description of all selected proposals can be found in Chapter 3 of this document.

1.2.1 Performance Measurements

In accordance with HUD Notice CPD 03-09, the City of Lowell has begun to implement a performance measurement system to assess the productivity and program impact of projects and activities receiving CDBG, HOME or ESG funds. The FY 2004-05 Annual Action Plan includes target outputs and outcomes described for each project and activity in Section 3.1 by priority need. This system of performance measures will assist in increasing the efficiency and effectiveness of program administration in the following ways:

- Identifies short and long-term goals and the process necessary to achieve them.
- Helps to build support for programs by better communicating their purpose and achievements.
- Provides a reporting system that results in a more effective utilization of available resources.

During FY 2004-05, all subrecipients are required to outline their project or activity using the Scope of Services worksheet (see Attachment 6) before a written agreement can be executed. This worksheet maps out a strategy that provides the following descriptions, which are incorporated into the written agreement between the City of Lowell's Division of Planning and Development and the subrecipient.

- | | |
|------------------|--------------|
| • Need Statement | • Activities |
| • Goal/s | • Outputs |
| • Inputs | • Outcomes |

FY 2003-04 subrecipients will also be required to complete the Scope of Services worksheet as part of their final closeout report to the City of Lowell. The information will be incorporated in the accomplishment data presented in the FY 2003-04 Consolidated Annual Performance and Evaluation Report (CAPER).

The performance measurement system efforts described above for FY 2003-04 Annual Action Plan is essentially a beta model, which will be tested and refined in order to be fully implemented as part of the next five-year Consolidated Plan.

1.3 Annual Action Plan Development Process

The Annual Action Plan encompasses an application process whereby organizations, such as City departments, nonprofit social service agencies, and private for-profit businesses have the opportunity to submit proposals to fund projects that will eventually define the City of Lowell's Annual Action Plan. The primary objective of the CDBG, HOME, and ESG programs is to provide decent housing and a suitable living environment with expanding economic opportunities principally for persons of low and moderate income.

The Annual Action Plan development process consists of the following three components:

- Request for Proposal Process
- Citizen Participation
- Development of the Annual Action Plan

1.3.1 Request for Proposal (RFP)

The initial step of the Plan's development process begins each January with the advertisement of the planning process, availability of funds, and the Request for Proposal (RFP). On January 5, 2004, the schedule of the Annual Action Plan process and Request for Proposal was made available to all interested parties through an advertisement in several local papers, in English and Khmer. Applications were available at the Division of Planning and Development as well as e-mailed to all current subrecipients. Subrecipients without access to e-mail were informed of the process and the availability of the RFP by phone. In addition, the RFP documents were available on-line via the City of Lowell's website at <http://rfp.thisislowell.net/>. This allowed potential applicants to create a username and password, enabling them to download electronic versions of the guidelines and application form.

The application deadline was at 12:00 PM on Friday, February 6, 2004. Many organizations and individuals sought and received technical assistance from DPD in preparing the RFP. On several occasions throughout the process, DPD corresponded with participants by e-mail keeping them aware of important dates in the Annual Action Plan process. Participants expressed appreciation of DPD's efforts to simplify the Request for Proposal process and to keep in touch with them by e-mail throughout the plan development process.

1.3.2 Citizen Participation Process

Citizen participation is the next component of the Annual Action Plan Development Process after all applications have been received. The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low and moderate income population.

This step of the process consists of a series of public hearings at which citizens provide input that will be used to help the City select projects and activities for FY 2004-05 in order to reach the five-year goals established in the Consolidated Plan. Their input, along with the assistance of the Citizen Advisory Committee, helps to ensure that Lowell's federal funds are appropriately allocated. Throughout the process, the Housing and Community Development staff of the City's Division of Planning and Development provide technical assistance to applicants and the Citizen Advisory Committee members. See Table 1-4 below for the citizen participation schedule.

TABLE 1-4: ANNUAL ACTION PLAN CITIZEN PARTICIPATION SCHEDULE

DATE	ACTION
January 5, 2004	Advertised availability of Annual Action Plan RFP & schedule.
January 15, 2004	Annual Action Plan Public Hearing # 1 Attended by approximately 15 people. See Attachment #4 for comments received at meeting.
February 6, 2004	Due date for applications requesting CDBG, HOME and ESG funds.
February 18, 2004	Annual Action Plan Public Hearing # 2 RFP applicants present projects to Citizen Advisory Committee. Attended by approximately 62 people of which 52 spoke regarding their organization's requests for funds.
March, 2004	Annual Action Plan RFP Selection Process The Citizen Advisory Committee convened several times during March to review the proposals and make recommendations to the City Manager.
March 26, 2004	Draft of Annual Action Plan available for citizen review. Beginning of 30-day Citizen Comment Period.
March 31, 2004	Annual Action Plan Public Hearing # 3

FY 2004-05 FINAL Annual Action Plan

	Public Hearing # 3, held to obtain comments on the Draft Annual Action Plan. A summary of the Draft Spending Plan was e-mailed to all interested parties and made available to the public at the public hearing. Comments and the City's responses are listed in Attachment #4.
April 26, 2004	End of Citizen Comment Period Comments received during this 30-day period will be reviewed and responses will be made public. The comment letters and the City's responses are included in Attachment #5.
May 4, 2004	Final Plan is presented to Lowell City Council for review.
May 12, 2004	Final Annual Action Plan is available to the public.
May 15, 2004	Final Plan submitted to HUD-Boston for review and approval on or about July 1, 2004.

The public hearing process is designed to encourage participation by low and moderate-income persons. The first public hearing, held on January 15, 2004, was an opportunity for interested applicants to learn about the process and funds available, meet the Citizen Advisory Committee, and ask questions. The agenda for this public hearing consisted of:

- Reviewed the Five-Year Consolidated Annual Action Plan
- Reviewed performance evaluation to-date of FY 2003-04 projects
- Discussed the goals, needs and priorities of Lowell residents
- Obtained input for the FY 2004-05 Annual Action Plan through a question and answer session
- Provided technical assistance on the FY 2004-05 RFP
- Made available the amount of funds, copies of the FY 2004-05 RFP and the schedule of the Annual Action Plan development process

The second public hearing, held on February 18, 2004, provided applicants seeking CDBG, HOME, and ESG funds an opportunity to present their proposed projects to the City and the Citizen Advisory Committee (CAC). More than 60 people attended this public hearing and approximately 50 organizations gave a three-minute presentation on their proposed projects.

Following the second public hearing, the CAC met several times to review and formulate a list of recommended programs to be funded. This list of recommended programs was forwarded to the City Manager for review, adjustment, and approval before it was made available to the public at 12:00 PM on Friday, March 26, 2004, in the local newspaper as a draft-spending plan. Copies of the Draft Annual Action Plan are available for public review at the Division of Planning and Development in the JFK Civic Center, the Pollard Memorial Library, and the City Clerk's Office at City Hall. The draft version of the document is also available on-line at the City of Lowell's website: www.ci.lowell.ma.us.

The third public hearing was held on March 31, 2004 at the Pollard Memorial Library. One person attended the meeting thanking the CAC and DPD staff for awarding the organization funds. Although she was appreciative of the award, she expressed concern that the amount of the award would do little to aid the program. The CAC encouraged her to seek other revenue sources and offered names of other organizations that could potentially assist their efforts.

1.3.3 Annual Action Plan

Once the projects and activities are approved by the City Manager, based on the recommendations of the Citizen Advisory Committee, DPD staff members are able to finalize the draft version of the Annual Action Plan. The Annual Action Plan is the City of Lowell's application for federal funds, such as CDBG, HOME and ESG for fiscal year 2004-05. It delineates the organizations receiving federal funds, the goals of these

projects, and activities, as well as the type and amount of federal funds awarded. It lists the allocation of federal funds in a manner that will contribute to the well being of the low-and moderate-income population.

The City of Lowell's Division of Planning and Development (DPD) is the lead organization in developing and implementing the Annual Action Plan. DPD provides fiscal and regulatory oversight for the use of HUD funds, such as CDBG, HOME, ESG, McKinney, Lead Abatement, as well as other Federal and State funds. This office will continue to review progress toward achieving the objectives discussed in the plan and will amend the plan or coordinate activities to help ensure the plan implementation as necessary.

The goals and objectives as outline in the FY 2004-05 Annual Action Plan are carried out by partnerships between local public and private sector organizations. A diverse network of elected officials, government agencies, private nonprofit organizations, advisory boards, and boards of directors contributed to coordinating the activities and a shared sense of responsibility for the achievement of community activities. The City of Lowell greatly appreciates the time and effort each individual and organization puts forth to provide a wide range of activities for the low-income population of Lowell. This Annual Action Plan was developed with the participation of the public and private agencies that appear in Table 1-5.

TABLE 1-5: PARTICIPATING ORGANIZATIONS

ORGANIZATION	
Acre Family Day Care Center	Lowell Association for the Blind, Inc
Alternative House	Lowell Community Health Center
Angkor Dance Group	Lowell Housing Authority
Asian Task Force Against Domestic Violence	Lowell Parks & Conservation Trust, Inc.
Big Brother/Big Sister	Lowell Transitional Living Center, Inc.
Boys & Girls Club of Greater Lowell, Inc.	Mass Alliance of Portuguese Speakers
Cambodian American League of Lowell	Mental Health Assoc of Greater Lowell
Cambodian Mutual Assistance Association	Merrimack Valley Catholic Charities
Central Food Ministry, Inc.	Merrimack Valley Food Bank, Inc.
Christmas in April Lowell	Merrimack Valley Housing Partnership
City of Lowell Division of Planning & Development	Middlesex Community College
City of Lowell Council on Aging	Open Pantry of Greater Lowell Inc.
City of Lowell Division of Neighborhood Services	Rape Crisis Services of Greater Lowell
City of Lowell Health Department	Recruitment Resources Consulting
City of Lowell Hunger/Homeless Commission	Retarded Adult Rehab Assoc.
City of Lowell Parks & Recreation Department	Salvation Army
City of Lowell Public Works	Spindle City Corps
Coalition for a Better Acre	St. Julie Asian Center
Community Teamwork Inc	Suitability
Concord Family & Youth Services	The Community Family, Inc.
D'Youville Senior Care Center, Inc.	U Mass Lowell Research Foundation
Girls, Inc.	United Teen Equality Center (UTEC)
House of Hope Inc.	West End GYM Inc.
Lao Family Mutual Association of Lowell, Inc.	YMCA
LifeLinks	YWCA

2.0 Financial Summary

Each year since 1974, the City of Lowell has received an Entitlement Grant from the U.S. Department of Housing and Urban Development (HUD). The grant award is based on a dual formula system that calculates a figure based on the City's share of population, poverty, overcrowded housing, in addition to growth lag and pre-1940 housing stock. Based on the 2000 Census, 57.8% of the total population of Lowell is at or below 80% area median income (AMI). Today, Lowell qualifies for grant awards from three (3) federal programs relevant to this document: Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), and Emergency Shelter Grant (ESG). This chapter presents an overview of the FY 2004-05 grant awards and complete budget for these three programs and other resources available in support of the City of Lowell's Annual Action Plan.

2.1 Federal Resources

The following tables provide the summary of the federal funds available to the City of Lowell for its FY 2004-05 Annual Action Plan. The CDBG program entitlement grant has decreased slightly from the FY 2003-04 award, while HOME and ESG grant awards have increased.

TABLE 2-1: FEDERAL CDBG, HOME, AND ESG RESOURCES FOR FY 2004-05

ANTICIPATED FUNDING SOURCES	CDBG	HOME	ESG	TOTAL
HUD Grant Entitlements	\$2,815,000	\$1,215,372	\$103,556	\$4,133,928
Program Income				
CDBG Repayments on Revolving Loan Fund (less 15% set aside for CDBG CAP FY 2005-06)	\$327,250			\$327,250
HOME REHAB Loan Repayments		\$200,000		\$200,000
Prior Year Actual Program Income (15% set aside for CDBG-Cap)	\$73,813			\$73,813
Unprogrammed Prior Year Funds	\$200,000			\$200,000
TOTAL AVAILABLE FUNDS	\$3,416,063	\$1,415,372	\$103,556	\$4,934,991

TABLE 2-2: FY 2004-05 CAP CALCULATION

CAP Calculation	FY 2004-05 CAP
CDBG 20% Administrative Cap based on FY2004 Entitlement and FY2004 Anticipated Program Income: = (2,815,000+385,000)*0.20	\$640,000
CDBG 15% Public Service Cap based on FY2004 Entitlement and Actual Program Income received for FY2003 =(2,815,000 + 492,084)*0.15	\$496,063
HOME 10% Administrative Cap based on FY2004 Entitlement and FY2004 Anticipated Program Income =(1,215,372+ 200,000)*0.10	\$141,537
ESG 5% Administrative Cap based on FY2004 Entitlement = (103,556* 0.05)	\$5,178

2.1.1 Community Development Block Grant (CDBG)

The CDBG program provides annual grants to States, larger cities, and counties for a broad range of activities that preserve and develop viable urban communities. The program's principal beneficiaries are low to moderate income households at or below 80% of the area median income (AMI). The goals of the program are to:

- Provide decent, safe, and sanitary housing
- Provide a suitable living environment
- Expand economic opportunities

The City of Lowell receives an annual CDBG Entitlement Grant from the U.S. Department of Housing and Urban Development (HUD). Activities that receive CDBG funding must meet two criteria:

- Eligible within the program regulations published in the Code of Federal Regulations as 24 CFR Part 570.
- Meet one of three National Objectives of the program established by Congress, which require that activities must:
 - Provide a benefit to low and moderate income persons;
 - Prevent or eliminate slum and blight; OR
 - Meet an urgent community need that threatens the health or welfare of residents.

The total amount of CDBG funds anticipated to be available during the program year is \$3,41,063. Table 2-3 shows all of the projects selected to receive CDBG funds that do not fall under the 15% cap for public service activities. The total amount of grant funds allocated toward these projects is \$2,920,000. Public service activities are shown in Table 2-4, funds for these projects are restricted to 15% of the CDBG Entitlement grant award plus program income received during FY 2003-04. The total amount of grant funds allocated toward public services is \$496,063.

TABLE 2-3: CDBG PROJECTS AND ACTIVITIES (NON-15% CAP ACTIVITIES)

ORGANIZATION	FY 2004-05 Awards
Acre Family Day Care Center - Taking Care of Businesses Initiative	\$45,000
Architectural Heritage Foundation - 165 Jackson St. Renovation (CMAA)	\$126,750
Boys & Girls Club of Greater Lowell, Inc. - Swimming Pool renovations	\$80,000
Cambodian American League of Lowell, Inc. - Micro-enterprise Assistance	\$15,000
Centralville Neighborhood Action Group	\$1,560
Christmas in April Lowell - Rehab for Low-Income Homeowners	\$10,000
City of Lowell Council on Aging - New Senior Center Lease	\$366,030
City of Lowell Dept. of Health - Brady School Asbestos Removal	\$20,000
City of Lowell Division of Neighborhood Services - Graffiti Removal	\$10,000

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ORGANIZATION	FY 2004-05 Awards
City of Lowell DPD - Acre Urban Revitalization & Development Plan - Relocation Soucy Ironworks	\$50,000
City of Lowell DPD - Administration of CDBG Program	\$640,000
City of Lowell DPD - Billerica Street Park Project	\$45,000
City of Lowell DPD - Demolition Program	\$30,000
City of Lowell DPD - Economic Development - JAM Plan, Sec. 108 Debt Service (20-yr commitment)	\$204,000
City of Lowell DPD - Economic Development - Renewal Community Technical Assistance	\$5,000
City of Lowell DPD - Economic Development - Small Business Loan Pool	\$22,500
City of Lowell DPD - Economic Development - Technical Assistance Program (TAP)	\$50,000
City of Lowell DPD - Emergency Housing Repair	\$35,127
City of Lowell DPD - Hampshire/Jewett/Bridge Intersection Improvements	\$60,000
City of Lowell DPD - Housing Rehab - CDBG	\$140,000
City of Lowell DPD - Landscape Improvement Program - Commercial Parking Lots	\$10,000
City of Lowell DPD - Lead Abatement Program	\$314,033
City of Lowell Health Department - Sanitary Code Enforcement	\$105,000
City of Lowell Public Works - Streets and Sidewalks	\$75,000
Community Teamwork Inc - Weatherization Improvements	\$10,000
Community Teamwork Inc. - Small Business Assistance Center (SBA)	\$65,000
Concord Family & Youth Services GRIP Project Renovation	\$55,000
Cultural Organization of Lowell (COOL), Arts Development	\$35,000
Lowell Community Health Center - Expanding Healthcare Access for the Elderly	\$50,000
Lowell Historic Board - Sign Program	\$10,000
Lowell Parks & Conservation Trust, Inc – Urban Forestry Program	\$50,000
Middlesex North Resource Center, Inc.- Predevelopment Funds	\$10,000
Retarded Adult Rehab Assoc - Center Roof Replacement	\$20,000
The Community Family, Inc. - Alzheimer's Adult Day Health Center	\$15,000
United Teen Equality Center (UTEC) - The Open School (formerly Youth Development)	\$105,000

FY 2004-05 FINAL Annual Action Plan

ORGANIZATION	FY 2004-05 Awards
YWCA - Lower Belvedere Youth Center Rehab	\$35,000
TOTAL	\$2,920,000

TABLE 2-4: CDBG PUBLIC SERVICES EXPENDITURE CAP ACTIVITIES

ORGANIZATION	FY 2004-05 Awards
Alternative House - Youth/Teen Domestic/Dating Violence & Bullying Prevention Project	\$3,000
Angkor Dance Group - Cambodian Youth	\$5,063
Asian Task Force Against Domestic Violence - Counseling	\$6,000
Big Brother/Big Sister - One-to-One Mentoring	\$12,000
Cambodian American League of Lowell - First Time Homebuyer Training	\$5,000
Central Food Ministry, Inc. - Food Pantry	\$5,000
City of Lowell Council on Aging - Senior Center Operating funds	\$25,000
City of Lowell Division of Neighborhood Services - Neighborhood Projects	\$37,000
City of Lowell Hunger/Homeless Commission -Emergency Motel Stay	\$5,000
Community Teamwork Inc.- ACE Advocacy Corps for Elders (formerly called RSVP)	\$7,000
Community Teamwork, Inc. - Fair Housing Consumer Education	\$30,000
Girls, Inc. - Youth Enrichment Programs	\$8,000
Kids in Disability Sports, Inc. - Annual Athletic Programs	\$5,000
Lao Family Mutual Association of Lowell, Inc.- Lao Community Advocacy Services	\$4,000
LifeLinks - Independent Living Seminar Program	\$12,500
LifeLinks - Urban Youth Employment	\$4,000
Lowell Association for the Blind, Inc - Transportation Services	\$10,000
Lowell Community Health Center - Teen Reaching Out	\$15,000
Lowell Housing Authority - Youth Sports/Recreation	\$14,000
Lowell Transitional Living Center, Inc - Detox Coordination & Transportation	\$35,000
Mass Alliance of Portuguese Speakers - Immigrant Social and Elder Services Program	\$5,000

FY 2004-05 FINAL Annual Action Plan

ORGANIZATION	FY 2004-05 Awards
Mental Health Assoc of Greater Lowell - Counseling	\$10,000
Merrimack Valley Catholic Charities - Food Pantry	\$15,000
Merrimack Valley Food Bank, Inc. - Food Distribution Program	\$15,000
Merrimack Valley Food Bank, Inc. - Food Share/Mobile Food Pantry (formerly M/A Com Food Share, Inc.)	\$5,000
Merrimack Valley Housing Partnership - First Time Homebuyer (FTHB) Project Genesis	\$12,000
Middlesex Community College - Out-of-School Youth Program	\$22,000
One Lowell Coalition - Youth Program	\$7,500
Open Pantry of Greater Lowell Inc. - Food Pantry	\$6,000
Rape Crisis Services of Greater Lowell - Rape Crisis Counseling	\$15,000
Retarded Adult Rehab Assoc - RARA Programs & Services	\$10,000
Revolving Museum – Art Cart Carnival	\$20,000
Salvation Army - SAGE Senior Center	\$25,000
Southeast Asian Bilingual Advocates, Inc. (SABAI)	\$5,000
Spindle City Corps - Youth Programs	\$5,000
St. Julie Asian Center - Educational Services	\$7,000
Suitability - Services for Economically Challenged Women	\$20,000
U Mass Lowell Research Foundation - Summer Youth Sports & Enrichment Program - Transportation	\$10,000
West End GYM Inc. - Youth Program	\$5,000
YMCA - Summer Camp	\$10,000
YWCA - Acre Youth Center, Green Acre Project	\$7,000
YWCA - Lower Belvidere Youth Center	\$12,000
TOTAL	\$496,063

A. CDBG Program-Specific Requirements

1) Available Funds

It is expected that the City of Lowell will receive a Community Development Block Grant Entitlement of \$2,815,000 for the federal fiscal year of 2004-05. In addition, the City estimates that program income

generated during FY 2004-05 will be \$385,000 and \$200,000 of unencumbered and unspent funding from previous years. The total amount of CDBG funds expected to be available during the program year is \$3,416,063. The City of Lowell does not expect it will receive any grant funds returned to the line of credit. Nor will the City receive any program income from float-funded activities.

2) *Planned Activities with CDBG funds*

The table below lists planned activities the City of Lowell will undertake with respect to all CDBG funds expected to be available during the program year, including program income that will be received before the start of the next program year.

TABLE 2-5 30TH YEAR CDBG - PLANNED ACTIVITIES

Priority Need	Total
Affordable Housing	\$1,875,332
Economic Development	\$543,250
Neighborhood Stabilization	\$748,560
Homelessness	\$138,378
Youth, Elderly, and Special Populations	\$843,093
Administration	\$786,378
Grand Total	\$4,934,991

3) *Urgent needs*

The City of Lowell has not identified any activity that has a particular urgency because existing conditions posing a serious and immediate threat to the health or welfare of the community and other financial resources are not available.

B. CDBG Public Services Expenditure Cap

Although Public Service activities are usually considered Priority # 5, Youth, Elderly, and Special Needs Population, there are public service projects that fall under other priorities. HUD does not place homelessness in a separate category. Instead, HUD has grouped homeless services with Public Services that are subject to the 15% cap on the total CDBG entitlement. For FY2004-05, the City has \$496,063 available to funds public service activities as shown below.

CDBG 15% Public Service Cap based on FY2004 Entitlement and Actual Program Income received for FY2003 $=(2,815,000+496,084)*0.15$	\$496,063
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Table 2-4 presents a list of funded CDBG projects subject to the HUD 15% Public Service cap.

C. CDBG Administration Expenditure Cap

The CDBG entitlement grant has an administrative cap to ensure that participating jurisdictions allocate no more than 20 percent of the total award and the anticipated program income toward operational expenses.

Therefore, the CDBG administrative cap for FY2004-05 for the City of Lowell is approximately \$640,000, as described in the table below.

CDBG 20% Administrative Cap based on FY2004 Entitlement and FY2004 Anticipated Program Income: = (2,815,000+385,000)*0.20	\$640,000
--	------------------

2.1.2 Home Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program (HOME) provides formula grants to fund a wide range of activities that build, buy and/or rehabilitate affordable houses for rent or homeownership or provide direct rental assistance to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

Some special conditions apply to the use of HOME funds. Participating jurisdictions (PJs) must match every dollar of HOME funds used (except for administrative costs) with 25 cents from non-federal sources, which may include donated materials or labor, the value of donated property, proceeds from bond financing, and other resources. PJs must ensure that HOME-funded housing units remain affordable in the long term (at least 20 years for new construction of rental housing; 5-15 years for construction of homeownership housing and housing rehabilitation, depending on the amount of HOME subsidy). PJs have two years to commit funds (including reserving funds for CHDOs [Community Housing Development Organization]) and five years to spend funds. The program requires 15% of HOME funds be committed for CHDO activities.

Available Funds

The City of Lowell will receive \$1,215,372 in HOME funds for the federal fiscal year of 2004-05. In addition, the City estimates that program income generated during FY 2004-05 will be approximately \$200,000. This program income is generated from the sale of homes the City has acquired and rehabilitated using HOME funds, as well as interest on loans. Therefore, The total amount of HOME funds expected to be available during the program year is \$1,415,372. Below is a complete list of all projects tentatively selected to receive HOME funds in FY 2004-05.

TABLE 2-6: HOME PROJECTS AND ACTIVITIES

ORGANIZATION	FY 2004-05 Awards
City of Lowell DPD - Acre Urban Revitalization & Development Plan - Acquisition & Rehab.	\$293,200.00
City of Lowell DPD - Administration of HOME Program	\$141,200.00
City of Lowell DPD - CHDO Set aside for Acre Plan (Required 15% of the HOME funds received)	\$182,306.00
City of Lowell DPD - First Time Homebuyer Program	\$374,494
City of Lowell DPD - Homeworks Program	\$104,172
D'Youville Senior Care Center, Inc. - Senior Housing (2-year commitment.)	\$150,000
House of Hope Inc. - Affordable Housing (3-year commitment.)	\$100,000
Merrimack Valley Housing Partnership - First Time Homebuyer Downpayment Assistance Prgm.	\$70,000
TOTAL	\$1,415,372

A. HOME Administration Expenditure Cap

The HOME entitlement grant has an administrative cap to ensure that participating jurisdictions allocate no more than 10 percent of the total award and the anticipated program income toward operational expenses. Therefore, the HOME administrative cap for FY2004-05 for the City of Lowell is approximately \$141,537, as described in the table below.

HOME 10% Administrative Cap based on FY2004 Entitlement and FY2003 Anticipated Program Income $=(1,215,372 + 200,000) * 0.10$	\$141,537
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B. HOME Match Requirements

The Department of Housing and Community Development (DHCD) allows HOME participating jurisdictions to “count” certain Massachusetts Rental Voucher Program (MRVP), expenditures towards the HOME match requirements set forth by federal regulations. DHCD determines the amount of MRVP match for each HOME jurisdiction on an annual basis, based on information submitted by the jurisdiction. Since the annual amount provided through this arrangement exceeds the annual match requirement for Lowell, the City currently maintains a significant match surplus that may not require an annual request for the MRVP credit from DHCD.

C. HOME program-specific requirements

1) Guidelines for FTHB for Resale or Recapture 92.254(a)(5)

Section 92.254(a)(5) of HUD Section 24 allows the participating jurisdiction to impose either resale or recapture requirements on properties sold or refinanced that have utilized with HOME funds. HOME funds awarded to first time homebuyers are a loan until the affordability period has been met. The City of Lowell prefers to use the recapture method, but may opt for the resale method, depending on the situation. The following applies to the recapture requirements in compliance with the standards of 92.254(a)(5).

The City of Lowell will recoup all of the HOME assistance to the First Time Home Buyer if the house does not continue to be the principal residence of the family for the duration of the period of affordability.

- The homeowner is required to repay the loan in full when the property is sold, refinanced or ownership is transferred. If any such transaction occurs within the first five (5) years after the purchase, a pre-payment penalty of ten (10%) percent of the principal amount will be imposed in addition to the principal due.
- The City of Lowell reserves the right to re-inspect any failed items noted on the Housing Quality Standard Report at the end of the 24-month rehabilitation period. Failure of the homeowner to repair said items will result in the immediate repayment of the original HOME assistance funded.
- The City of Lowell requires, as a condition of providing HOME funds to assist first-time homebuyer, a deed restriction on the HOME assisted property that will ensure the original buyer maintains the property as a “principal residence”.
- In the event of foreclosure of the prior mortgage, during the affordability period, the MORTGAGOR agrees that the net proceeds of a foreclosure sale (after payment of the prior mortgage) shall be paid to the City of Lowell in payment of the amount loaned under the HOME agreement as set forth in 92.254(a)(5)(ii)(A)(3). The City must demonstrate that it has made a good faith effort to salvage the project and preserve it for affordable housing.

The City shall regularly review the management and financial condition of projects so that they can intervene before projects reach the point of default. If a project goes into default, the City must work with the property owner and primary lenders to maintain the project, as affordable housing for the remaining affordability period otherwise the City must repay the HOME funds to HUD. The City is responsible for repaying the funds whether or not it is able to recover any portion of the HOME investment from the owner, project developer, state recipient, subrecipient, or CHDO.

2) Using HOME Funds to Refinance Existing Debt

The City does not plan to use HOME funds to refinance existing debt secured by multi-family housing that is being rehabilitated with HOME funds.

3) Other Forms of Investment

The City of Lowell intends to utilize other forms of investment that may include the following sources:

Lowell Development and Financial Corporation (LDFC)

The LDFC is a private nonprofit development corporation that provides secondary financing to real estate based projects within the City of Lowell. The LDFC also administers the re-lending of any Urban Development Action Grant program (UDAG) repayments for the City of Lowell under several, structured loan programs approved by HUD. A few of these loan programs can be utilized as part of the HOME program goals and objectives. For example, an equity grant program is available to assist low-income homeowners with down payment assistance on a matching basis.

Massachusetts Housing Innovations Fund

The City will encourage affordable housing development projects in Lowell proposed by nonprofit developers to apply for funding assistance through the Massachusetts Housing Innovations Fund as administered by the Massachusetts Department of Housing and Community Development.

Low Income Housing Tax Credit Program

The City will encourage, to the extent feasible, all large affordable housing projects to apply for an allocation of low-income housing tax credits through the Massachusetts Department of Housing and Community Development.

Federal Home Loan Bank of Boston

The City will encourage the application of funding assistance for affordable housing from the Federal Home Loan Bank for eligible projects under its Affordable Housing Program.

MassHousing – The Massachusetts Housing Finance Agency

MassHousing is a state-sanctioned housing finance agency that provides a variety of financial resources to assist in the provision of affordable housing in Massachusetts. It can provide, under specific circumstances, below-market mortgage financing to assist in the delivery of affordable housing.

Community Development Block Grant Program

To the extent feasible, and allowable under both the HOME Regulations and the requirements of the Housing and Community Development Act of 1974, the City may utilize its CDBG funds as an Entitlement Community to participate in the funding of a HOME-assisted project.

In any event, the City will not invest any HOME funds in combination with other Federal assistance than is necessary to provide affordable housing. CDBG funds may be used in HOME assisted projects to assist in the

acquisition, demolition, rehabilitation, or other site improvements that may be necessary and reasonable to meet the goals and objectives of the CDBG and HOME programs.

Massachusetts Rental Voucher Program (MRVP)

The City will submit an application to Executive Office of Communities and Development to allow certain MRVP expenditures as a local match. The City will apply for entire or partial eligible match. The City will submit an application on a yearly basis, or if there is not sufficient match credits in the City's HOME match bank.

Massachusetts Home Program

The City will encourage, and in some instances require, where feasible, affordable housing developments in Lowell that are assisted with the City's HOME Entitlement to be matched with HOME funds from the Massachusetts State Entitlement.

4) Affirmative Marketing

In accordance with the HOME Investment Partnerships Program Regulations (Section 92.351) and in furtherance of the City of Lowell's commitment to non-discrimination and equal opportunity in housing, the City of Lowell established procedures to affirmatively market units developed, rehabilitated or made available under the HOME Program. These procedures are intended to further the objectives of Title VIII of the Civil Rights Act of 1968 and Executive Order 11063.

It is the affirmative marketing goal of the City of Lowell to assure that individuals who normally might not apply for the available housing units because of their race or ethnicity:

- Know about the availability
- Are encouraged to apply
- Have the opportunity to rent or purchase the units.

This policy will be carried out through the following implementation procedures:

1. Informing the Public

The City of Lowell will inform the public, potential tenants, and owners about its affirmative marketing policy and Title VIII and Executive Order 11063. It will:

- Summarize affirmative marketing policy when promoting HOME Program activities in the Lowell Sun and other appropriate local media.
- Visit tenants in buildings selected for rehabilitation, if any.
- Meet directly with property owners interested in participating in the Program and provide them with a copy of the policy and procedures.
- Include the use of the Equal Housing Opportunity logo or slogan on all printed material.

2. Informing about available Housing Units

The City of Lowell will require participating property owners to contact it as soon as they know a unit in their rehabilitated property is to become available. The City will advise owners to provide this information if possible, at least 30 days before the availability of the vacant unit. When the City is informed of vacancies, it will require that the owner inform the general public by:

- Advertising to the public in the Lowell Sun, which is the primary newspaper of general circulation in Lowell. The owner will not advertise to the public until a minimum of one week has passed since the beginning of special outreach efforts to inform persons otherwise not likely to apply.
- Including all advertising and written promotional materials, the Equal Housing Opportunity logo and/or slogan,
- If necessary, provide special outreach activities to specific targeted residents that may not otherwise be likely to apply for the housing units.

3.Special Outreach

For the properties that are to be included in the HOME Program, the City of Lowell has determined the racial/ethnic characteristics of the current population and of residents; in particular, neighborhoods in the City may require special outreach efforts. Based on this analysis, the City of Lowell has concluded that persons who are not likely to apply for housing without special outreach are Hispanics and Southeast Asians.

Based on our identification of these groups, the City of Lowell will:

- Contact the International Institute, the Cambodian Mutual Assistance Association and the Cambodian American League of Lowell and request that they make information on the vacant units available to Vietnamese, Cambodian, and Laotian members of the community.
- Contact neighborhood groups and religious, social and community organizations that may be able to assist in providing special outreach efforts.
- Whenever possible, these special outreach efforts will begin at least two weeks prior to informing the general public about available units through advertising in the Lowell Sun or other appropriate media outlets as determined by the City.

4.Record keeping

The City of Lowell will keep records of the following:

- Copies of ads placed in the Lowell Sun, etc.
- Records of dates of contact with local agencies
- Copies of all outreach materials utilized by property owners.
- Copies of all results of marketing efforts by property owners on a periodic basis as determined by the City.

We will also ask all cooperating organizations to keep records of how they made vacancies known to the Hispanic and Southeast Asian populations and request period reports, if feasible.

5.Assessment and Corrective Actions

Effectiveness of the City's affirmative marketing efforts and those of property owners will be assessed as follows:

- To determine if good faith efforts have been made:
Compare the information contained on the records to be kept, as determined by Procedure 4, with actions that were taken to carry out Procedures 2 and 3. If the required steps were taken, the City will determine that good faith efforts have been made.

- To determine results:
The City will examine whether or not persons from the variety of racial and ethnic groups in the community applied for or became tenants of units that were affirmatively marketed. (If the City finds that a variety is represented, particularly Hispanics and Southeast Asians, the City will assume that its procedures were effective.)

If one or more such groups are not represented, the City will review the procedures to determine what changes, if any, might be made to make the affirmative marketing efforts more effective.

The City of Lowell will take corrective actions if it finds that owners fail to carry out procedures required of them. If, after discussing with the owners ways to improve procedures the owners continue to fail to meet the affirmative marketing requirements, the City of Lowell will consider disqualifying an owner from future participation in the HOME Investment Partnerships Program.

The City of Lowell will carry out its assessment activities and complete a written assessment of affirmative marketing efforts in time to report results in a periodic performance report as may be required by HUD. This assessment will cover marketing relative to units first made available for occupancy during that reporting period.

2.1.3 American Dream Downpayment Initiative (ADDI)

The American Dream Downpayment Initiative (ADDI) will be administered as part of the HOME Investment Partnerships Program (HOME) by state and local participating jurisdictions. The City has been awarded \$51,587 for FY 2003 and \$60,587 for FY 2004. These funds are in addition to the HOME funds discussed in Section 2.1.2, and it is anticipated that the funds will be available for use in late 2004.

The City of Lowell will use the funds in conjunction with the First Time Home Buyer program that provides downpayment assistance towards the purchase of an owner occupied house (1-4 units) by low-income families who are first-time homebuyers in accordance with HUD Section 92.200 through 92.509. Matching funds are required for FY 2003 ADDI funds, but are not required for FY 2004 and subsequent years. The minimum amount of assistance per unit is \$1,000 and cannot exceed 6% of the purchase price of a single-family housing unit or \$10,000. However, this specific statutory limit does not apply to the FY 2003 ADDI funds, but the City of Lowell intends to continue following these guidelines.

FY 2003 ADDI funds may not be utilized for housing rehabilitation, as it is not considered an eligible activity. However, under the statute, FY 2004 funds may be used for rehabilitation completed in conjunction with an ADDI-assisted home purchase. The total rehab assistance for FY 2004 and subsequent awards cannot exceed 20 percent of the City of Lowell's annual ADDI allocation.

The ADDI program will provide an expanded outreach effort geared toward Public Housing tenants as well as the various state and federal Voucher programs (Section VIII, MRVP, etc). Merrimack Valley Housing Partnership (MVHP), which operates a First Time Homebuyer training program and currently certifies participants of the City's downpayment assistance program, will assist in this expanded outreach effort. MVHP is also recognized as a "Post Purchase" Counseling agency and will be required as such to monitor the ADDI homebuyers as they have done with HOME-funded homebuyers in the past.

2.1.4 Emergency Shelter Grants (ESG)

The Emergency Shelter Grants (ESG) program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility as well as administer the

grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

ESG funds are available for the rehabilitation or remodeling of a building used as a new shelter, operations and maintenance of the facility, essential supportive services (i.e., case management, physical and mental health treatment, substance abuse counseling, childcare, etc.), homeless prevention, and grant administration.

Grantees, except for state governments, must match ESG grant funds dollar for dollar with their own locally generated amounts. These local amounts can come from the grantee or recipient agency or organization; other federal, state and local grants; and from in-kind contributions such as the value of a donated building, supplies and equipment, new staff services, and volunteer time. Nonprofit sub-recipients are required to match ESG funds.

Nonprofit subrecipients identify the source of the match at the time of each proposal requested through the City of Lowell's ESG Program, such as the Department of Transitional Assistance of the Department of Social Services, or the match could be based on an hourly rate of at least \$5.00/hr per volunteer hour. The subrecipient must retain, for DPD request or review, a record of the source and documentation demonstrating that the match amounts have been provided.

The City of Lowell anticipates receiving \$103,556 in ESG funds for FY 2004-05. Below is a list of projects and activities that have been tentatively selected to receive ESG funds.

TABLE 2-7: ESG PROJECTS AND ACTIVITIES

ORGANIZATION	FY 2004-05 Awards
Alternative House – Shelter Operating Expenses	\$20,000
City of Lowell DPD - Administration of ESG Program	\$5,178
Community Teamwork Inc. (CTI) – Shelters Operating Expenses	\$15,000
The GRIP Project, Teen Shelter Operational Support	\$20,000
House of Hope Inc. - Shelter Operating Expenses	\$18,100
Lowell Transitional Living Center, Inc (LTLC) - Shelter Operating Expenses	\$25,278
TOTAL	\$103,556

According to ESG regulations, there are five major funding categories of eligible activities, which are as follows:

- Rehabilitation
- Essential Services
- Operational Costs
- Homeless Prevention Activities
- Administrative Costs

The City of Lowell's FY 2004-05 ESG allocations are in accordance with all expenditure caps, as described in Table 2-8.

TABLE 2-8 ESG PROJECTS AND ACTIVITIES BY CATEGORY

Organization	Rehab	Essential Services	Operational (Salaries)	Other Operational Costs	Homeless Prevention	Admin.	Total
Alternative House	\$ -	\$ 8,500	\$ -	\$ 11,500	\$ -	\$ -	\$ 20,000
City of Lowell, DPD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,178	\$ 5,178
CTI, Shelters	\$ -	\$ -	\$ -	\$ 15,000	\$ -	\$ -	\$ 15,000
The GRIP Project	\$ -	\$ 20,000	\$ -	\$ -	\$ -	\$ -	\$ 20,000
House of Hope	\$ -	\$ -	\$ -	\$ 18,100	\$ -	\$ -	\$ 18,100
LTLC, Middlesex Shelter	\$ -	\$ -	\$ -	\$ 25,278	\$ -	\$ -	\$ 25,278
Total	\$ -	\$ 28,500	\$ -	\$ 69,878	\$ -	\$ 5,178	\$ 103,556
Cap Status	N/A	Up to 30% - \$31,070	Up to 10% - \$10,356	N/A	Up to 30% - \$31,070	Up to 5% - \$5,178	

2.1.5 Neighborhood Revitalization Strategy Area

In accordance with the Neighborhood Revitalization Strategy Area (NRSA), the following activities will be carried out during FY 2004-05. These activities will receive funds from the Enterprise Community grant that provides economic opportunities using ESL, job training, childcare referral services, after school programs for young people, and access to capital for small businesses.

Acre Family Day Care has been awarded \$4,000 to help low income and immigrant women and children of Greater Lowell with job training and small business support as well as quality child care services. This grant is targeted to assist with the transportation cost of taking children to day care.

Big Brother/Big Sister has been awarded \$7,000 for the Health and Wellness Krew (HAWK) program. This program will focus on teaching proper nutrition and wellness skills to approximately 50 young men, ages 11-18 in Lowell. In turn, these young men will participate in community service activities and speaking engagements to teach others about nutrition and wellness.

CMAA's Youth Parent Program has been awarded \$5,000 to provide basic education, ESOL, life and parenting skills, job development, placement, and follow-up as well as counseling for employment and long-term economic self-sufficiency for young parents, age 14-21.

Small Business Assistance Center (LSBAC) has been awarded \$2,750 for computer equipment. LSBAC provides counseling, training, and loan application preparation to area small businesses, many of which are located in the EC. To date, nearly 50 businesses, employing 106 people, with \$11.2 million in sales have been established with the assistance of the LSBAC.

Suitability has been awarded \$1,300 for outreach publication costs. Suitability works to increase the employability of low-income women by providing professional clothing, career skills training and mentoring for nearly 300 women annually.

Justice Resource Initiative/Concord Family & Youth Services has been awarded \$10,000 for the GRIP Project, a safe transitional living shelter for youth that provides employment counseling, life skills training, and educational referrals for approximately 100 homeless young people.

Angkor Dance Troup instructs 50 at risk teens, ages 10-17 in Cambodian dance as well as offers programs on violence prevention, drugs, and teen pregnancy. The award of \$4,000 will aid programs that encourage

youth leadership development, counseling on college readiness, application process and scholarship assistance.

Youth Enhancement Services, though Project Ready will serve 25 culturally diverse EC youth with disabilities. An award of \$5,000 will be used to fund programs that will enrich the lives and social interaction of these youth through job readiness, recreation, education, and arts.

St. Julie Asian Center provides five levels of English as a Second Language classes, computer skills course, basic job readiness skills, employment referrals, and citizenship preparation activities to more than 300 Asian EC residents. They will receive \$10,000 to assist with these programs.

United Teen Equality Center will receive \$10,000 to help fund the Open School program that will serve 50 at-risk teens in GED classes, work skills training and certification programs, entrepreneurship training, and development of a youth-run multi media business.

YWCA Green Teens project will receive \$6,000, an after school and summer youth environmental training program. In addition to the specialized hands-on-training of environmental issues such as recycling, this project will provide youth with a structured safe haven, positive peer interactions, adult mentoring, and healthy snack.

Girls Inc. SMART, a hands-on interactive math, science, and relevant technology program, will receive \$5,250. The curriculum will concentrate on computer science with a focus on nutrition, web design, food science, and experiments.

Lowell Telecommunications, a non-profit community media center provides Lowell with training in and access to telecommunications technology. They will receive \$5,000 to help fund the Youth Channel, a program for youth to create and develop unique youth media projects that voice their views and opinions while giving them life and job skills.

Lowell Teen Coalition offers the League of Youth Program for youth ages 12-14. An award of \$5,000 will assist a series of peer-led health education sessions, providing leadership training and peer and adult support in a safe recreational environment.

Lowell Mission Church Uniting Nationalities into Teamwork Program will receive \$4,000. This after school program promotes self-sufficiency for at-risk youth through achievement, appreciation, and affection in interactions with younger children, same-age peers, and adults.

2.2 Other Resources

Federal and non-federal resources that the City can reasonably expect to have available this year to address its homeless, housing, and non-housing community development needs are shown below. Note that this list does not take into account the City of Lowell's municipal budget or details of nonprofit budgets. The City of Lowell expects a minimum of \$80,000,000 in other federal, state, and private funds to be used in conjunction with the \$4,934,991 of Annual Action Plan funds.

TABLE 2-8: OTHER FINANCIAL RESOURCES

Source	Amount
Cambodian Mutual Assistance Association (CMAA) A nonprofit created to provide assistance to Cambodian refugees in adjusting to life in the United States. Current goal is to create a business and cultural center in Lowell's Economic Opportunity Area.	\$3,094,511
Community Teamwork, Inc. (CTI) A regional nonprofit Community Action Program Agency under contract with Mass DHCD to administer over 600-rental assistance certificates in Lowell. Also provides homeless shelter services, housing advocacy services, and fuel assistance programs.	\$6,495,746
Department of Transitional Assistance Homeless facilities and support services.	\$1,880,256
Economic Development Initiative (EDI) Federal funds to be used with Section 108 loans for economic development.	\$400,000
Enterprise Community Designation Grants that will provide economic opportunities using ESL, job training, childcare referral services, after school programs for young people, and access to capital for small businesses.	\$75,000
EPA Brownfield Cleanup Revolving Loan Fund To create loan fund for remediation of contaminated properties.	\$500,000
EPA Showcase Community - II 1998 EPA Brownfields Showcase Communities grant to continue site assessment for future economic development.	\$200,000
EPA Assessment Fund Environmental assessment work on contaminated properties for future development.	\$200,000
EPA ER3 Funding Funds to be used to study possibility of a Green Technology Center as part of the Tanner Street Initiative.	\$35,000
HUD Lead-based Paint Grant Housing - Lead Abatement	\$700,000
Lowell Development and Financial Corporation (LDFC) Loan pool to provide low interest secondary financing for affordable housing	\$22,000,000

Source	Amount
Lowell Housing Authority - Comprehensive Grant Program	\$32,675,622
Lowell Housing Authority – Overall Budget	\$10,276,689
Lowell Housing Authority - Federal Rental Assistance Certificates 1,215 Section 8 rental certificates financed by HUD and administered by LHA.	\$9,220,071
Mass Dept. of Housing and Community Development Low-Income Housing Tax Credits, Tax Exempt Loans to encourage rental production, Local Initiative Program.	\$1,897,330
Massachusetts Department of Transitional Assistance Grants awarded for shelter housing.	\$1,196,126
Massachusetts Housing Finance Agency (MHFA) First Time Homebuyer Financing, Mortgage Credit Certificates, Acquisition Set-aside Program, "Get the Lead Out" Lead Abatement Funds.	\$7,763,307
McKinney Grant through Continuum of Care Homeless facilities and support services.	\$1,358,247
Merrimack Valley Housing Partnership (MVHP) Private non-profit corporation providing affordable housing opportunities to lower income families. Educates and assists renters to become homeowners.	\$175,000
Residents First Development Corp. (RFDC) RDFC is a non-profit corporation created to develop affordable housing in the City of Lowell. Partners with the LHA in providing homeownership opportunities to LHA tenants.	\$1,425,000
Section 108 Loan Program CDBG-based loan pool for future economic development financing.	\$6,150,000
Urban Revitalization and Development Grant HUD grant exclusively for housing. \$10 million has been allocated over 20 years for the Acre Project.	\$509,000
Youth build Implementation Grant Grant Application. Provide construction skills, leadership development and life skills for young men and women.	\$1,400,000

2.3 Geographic Distribution

Distribution of Funds Relative to HUD Entitlements & Minority Areas of Concentration

The following maps outline the spending plan for FY 2004-2005 Annual Action Plan. In preparing these maps, the City has utilized 2000 Census data. The Lowell, MA-NH Primary Metropolitan Statistical Area (PMSA) – which includes Billerica, Chelmsford, Dracut, Dunstable, Groton, Pepperell Tewksbury, Tyngsborough, Westford, and Pelham, NH, in addition to the City of Lowell – has a 2000 Area Median Income (AMI) of \$80,000.

According to the 2000 Census, 57.8% of the total population in the City of Lowell is considered to be low to moderate income – having an annual household income that is at or below 80 percent of the AMI. As a result, activities or projects in all areas of the City are now eligible for entitlement funds, but the City of Lowell continues to identify priority areas based on individual neighborhood demographics. The City of Lowell will continue to monitor agencies through the analysis of monthly reporting requirements and on-site monitoring visits to provide income verifications of all participants.

In order to ensure that entitlement funds are being focused on low to moderate income neighborhoods, the priority areas for federal funds are block groups in which 51% or more of the total population is considered to be of low to moderate income. Map 2-1 shows the distribution of projects and activities in relation to areas of low to moderate income.

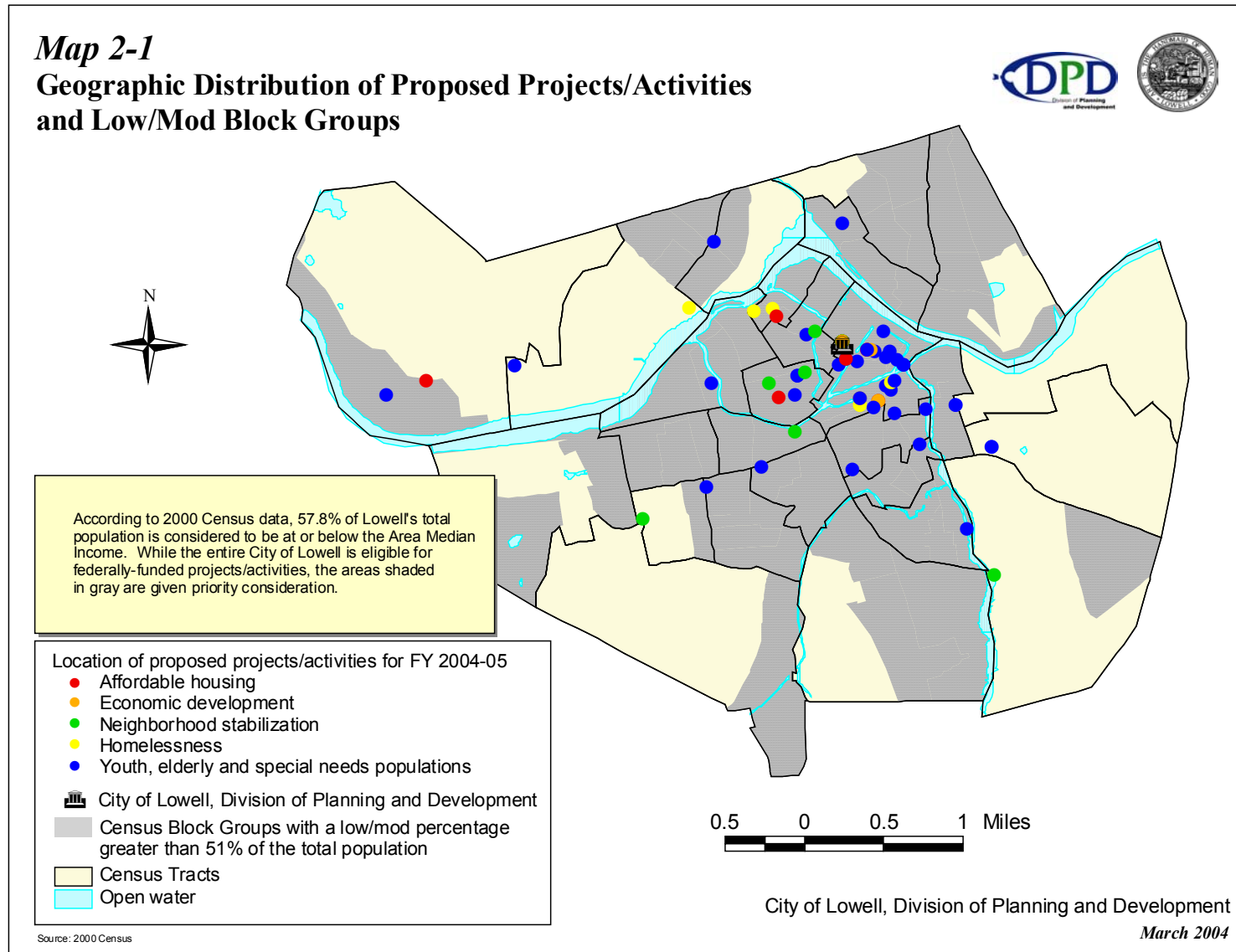
Map 2-2 shows the distribution of projects funded relative to areas of minority concentration. This area is slightly different from Map 2-1 in that the area minority concentration includes fewer block groups. Sixty-two (62) of the 92 projects approved are within areas of minority concentration. The minority concentration areas represent 40 of the 84 block groups that have more than 37.5% minority populations – the percentage of minority residents Citywide. The City has designated these as “Areas of Minority Concentration.” Map 2-2 identifies two levels of minority concentration areas: Low, 37.5% to 50.9% and High (the upper quartile of all block groups), 50.9% to 83%.

TABLE 2-9: CITY OF LOWELL – BLOCK GROUP DEMOGRAPHICS

2000 Census Information	Block Groups
Total Block Groups	84
Low/mod Block Groups	59
Areas of Minority Concentration – Low (37.5% - 50.9%)	19
Areas of Minority Concentration – High (50.9% - 83.0%)	21
Low-mod and Minority Concentration (all) Block Groups	38

Source: 2000 Census


Map 2-1
Geographic Distribution of Proposed Projects/Activities
and Low/Mod Block Groups



Map 2-2 Geographic Distribution of Proposed Projects/Activities and Minority Concentration



According to 2000 Census data, minorities make up 37.5% of Lowell's total population. Nineteen block groups have a low concentration of minorities (37.5%-50.8%), and 21 block groups have a high concentration of minorities (50.9%-83.0%).

 City of Lowell, Division of Planning and Development

Location of proposed projects/activities for FY 2004-05

- Affordable housing
- Economic development
- Neighborhood stabilization
- Homelessness
- Youth, elderly and special needs populations


Percentage of Minorities by Census Block Group

- 37.5% to 50.8%
- 50.9% to 83.0%

- Census Tracts
- Open water

Source: 2000 Census

0.5 0 0.5 1 Miles



City of Lowell, Division of Planning and Development

March 2004

The location of projects is also shown in a separate map for each priority in Section 3.1 of Chapter 3. Project maps for each priority illustrate the locations of projects relative to block group areas that have populations with at least 51% of the residents at or below 80% of the Area Median Income. The Maps are listed below:

- Map 3-1 Affordable Housing: Location of Proposed Projects/Activities
- Map 3-2 Economic Development: Location of Proposed Projects/Activities
- Map 3-3 Neighborhood Stabilization: Location of Proposed Projects/Activities
- Map 3-4 Homeless Services: Location of Proposed Projects/Activities
- Map 3-5 Public Services: Location of Proposed Projects/Activities for Youth
- Map 3-6 Public Services: Location of Proposed Projects/Activities for the Elderly
- Map 3-7 Public Services: Location of Proposed Projects/Activities for Special Needs Populations

3.0 Annual Action Plan – the activities to be undertaken

3.1 Activities by priority needs

The following sections, 3.1.1 through 3.1.5 outline the five priority needs for the City of Lowell, identified in the FY 2000-05 Consolidated Plan, the strategies and objectives necessary to meet these needs, and the projects and activities to be undertaken during FY 2004-05 to achieve these goals.

In addition to listing the programs and activities that received funds and a brief description of the program, this section also provides a table depicting the performance measures expected for each priority. The information addresses each objective outlined in the Five-Year Consolidated Plan for FY 2000-05. It lists the type of services offered to meet each objective; the organizations that will be providing these services; the Outputs - the direct end-point of a process or activity (what or who will benefit); and Outcomes – the desired benefits of the outputs for human beings. For example, the output of a job-training program is the number of people trained in that program. The outcome could be getting and keeping of a job.

In measuring performance of a program, it is also important to determine the impact. The impact of a program typically goes beyond outcomes for individuals directly assisted by the output to long-term positive changes for others in the community. An impact of a housing program might be the removal of visual blight for an entire community or an increase in property values in an area. The CAPER will address the impact of programs funded.

3.1.1 Affordable Housing

As in prior years, and as indicated by the Five-Year Consolidated Annual Action Plan for FY 2000-05, affordable housing continues to be the primary need of the community. The ongoing demand for affordable housing dictates the City to allocate the largest portion (45%) of FY 2004-05 Annual Action Plan funds to upgrade and expand the affordable housing supply. (See Annual Plan Budget pie chart on page 7 and 14).

Priority Need: Increase and upgrade the supply of affordable housing

Objectives:

1. Increasing homeownership
2. Neighborhood revitalization strategies
3. Increase housing options for persons of low-income within targeted neighborhood areas.
4. Preserve supply of subsidized affordable housing stock (expiring use).
5. Develop regional housing partnerships.
6. Upgrade the quality and quantity of affordable housing stock.
7. Conversion of Section 8 rental certificates into project-based housing.

Programs that will be undertaken this year toward achieving the above objectives are listed in the table below. Housing programs are eligible to receive HOME and CDBG funding. Detailed descriptions of each project are included in Section 3.2 of this chapter.

TABLE 3-1: AFFORDABLE HOUSING PROJECTS AND ACTIVITIES

ORGANIZATION	Source of Funds	FY 2004-05 Awards
Cambodian American League of Lowell - First Time Homebuyer Training	CAP_CDBG	\$5,000
Christmas in April Lowell - Rehab for Low-Income Homeowners	CDBG	\$10,000
City of Lowell DPD - Acre Urban Revitalization & Development Plan - Acquisition & Rehab.	HOME	\$293,200.00
City of Lowell DPD - CHDO Set aside for Acre Plan (This is a requirement of 15% of the HOME entitlement received)	HOME	\$182,306.00
City of Lowell DPD - Emergency Housing Repair	CDBG	\$35,127
City of Lowell DPD - First Time Homebuyer Program	HOME	374,494
City of Lowell DPD - Homeworks Program	HOME	104,172
City of Lowell DPD - Housing Rehab - CDBG	CDBG	\$140,000
City of Lowell DPD - Lead Abatement Program	CDBG	\$314,033
Community Teamwork Inc - Weatherization Improvements	CDBG	\$10,000
Community Teamwork, Inc. - Fair Housing Consumer Education	CAP_CDBG	\$30,000
Cultural Organization of Lowell (COOL), Arts Development	CDBG	\$35,000
D'Youville Senior Care Center, Inc. - Senior Housing (2 year commitment.)	HOME	150,000
House of Hope Inc. - Affordable Housing (3 year commitment.)	HOME	100,000
Merrimack Valley Housing Partnership - First Time Homebuyer (FTHB) Project Genesis	CAP_CDBG	\$12,000
Merrimack Valley Housing Partnership - First Time Homebuyer Down payment Assistance Program	HOME	\$70,000
Middlesex North Resource Center, Inc.- Predevelopment Funds	CDBG	\$10,000
TOTAL		\$1,875,332

Objective 1: Increasing Homeownership

Services	Organization	Outputs	Outcomes
First Time Homebuyer program	City of Lowell, DPD	Provide funding for down payment and closing costs not to exceed \$10,000 each for 50 eligible households	<ul style="list-style-type: none"> • Provide 50 first time homebuyers with an affordable housing, owner occupied housing unit in the City of Lowell. • Help 50 first time homebuyers increase their wealth by building equity through homeownership. • Enhance neighborhood stability by promoting affordable owner occupancy.

Services	Organization	Outputs	Outcomes
Partnership with organizations to provide First Time Homebuyer training/education	Merrimack Valley Housing Partnership Cambodian American League of Lowell	Provide first time homebuyer education and training to 50 households.	<ul style="list-style-type: none"> • Enable 50 potential households to be better prepared to purchase a home and qualify for downpayment assistance through DPD. • Create educated homebuyers that will be better prepared to purchase and maintain owner occupancy.

Objective 2: Neighborhood Revitalization Strategies

Services	Organization	Outputs	Outcomes
Acre Revitalization Plan	City of Lowell, DPD	Create 62 affordable housing units in the Acre neighborhood.	<ul style="list-style-type: none"> • Provide 62 income-eligible households with an enhanced quality of living environment. • Reduce slum and blight in Acre.

Objective 3: Increase housing options for persons of low-income within targeted neighborhoods.

Services	Organization	Outputs	Outcomes
Create additional elderly housing	D'Youville Senior Care Center	Create 22 housing units for very low-income elderly	<ul style="list-style-type: none"> • Provide an affordable residential community for very low-income elderly with recreational areas and necessary elderly service in one location. • Provide a safe, stable and social atmosphere for income-eligible seniors with access to medical care and social services.
Create affordable housing	House of Hope – New Hope Apartments	Create 10 permanent affordable housing units for extremely low-income families.	<ul style="list-style-type: none"> • Provide 10 extremely low-income households with stable, safe and affordable housing opportunities. • Provide support services to residents of New Hope Apartments to help them maintain their housing situation and financial stability.

Services	Organization	Outputs	Outcomes
Fair Housing Education	CTI – Fair Housing Consumer Education	Assist 100 people with housing-related issues.	<ul style="list-style-type: none"> • Prevent issues of homelessness by providing legal assistance and counseling to households at-risk of becoming homeless. • Provide mediation for landlord-tenant conflicts to ensure quality of life standards for renter households.

Objective 4: Preserve supply of subsidized affordable housing stock.

No CDBG or HOME-funded projects that meet this specific objective will be undertaken in FY 2004-05.

Objective 5: Develop regional housing partnerships.

No CDBG or HOME-funded projects that meet this specific objective will be undertaken in FY 2004-05.

Objective 6: Upgrade the quality and quantity of affordable housing stock

Services	Organization	Outputs	Outcomes
Rehab low-income houses	Christmas in April City of Lowell Emergency Rehab and Housing Rehab City of Lowell Homeworks City of Lowell, Lead Abatement Cultural Organization of Lowell (COOL) Artist Developments	Provide exterior and interior rehab, such as emergency repairs, lead paint abatement and correction of code violations and/or create at least 125 Housing units.	<ul style="list-style-type: none"> • Increase the quality of life and upgrade the affordable housing stock for income eligible households. • Stabilize neighborhoods and increase property values. • Ensure that lead paint issues in their homes do not adversely affect children.
Partner with community development corp. to develop affordable housing	City of Lowell, CHDO Set aside – Middlesex North Resource Center Pathfinder Apartments	Construct 8 housing units for persons with mental illness and/or substance abuse issues.	<ul style="list-style-type: none"> • Provide an affordable supportive housing environment for persons working toward self-sufficiency and independence.
Energy Efficiency Programs	CTI – Weatherization-Energy Repairs	Provide energy-related emergency improvements and repairs to income eligible homeowners.	<ul style="list-style-type: none"> • Ensure that income-eligible homeowners have safe, efficient and code-compliant heating and electrical systems, etc. • Ensure a high quality of life for households that could otherwise not afford to make required energy improvements.

Objective 7: Conversion of Section 8 rental certificates into project-based housing.

No CDBG or HOME-funded projects that meet this specific objective will be undertaken in FY 2004-05.

HOME funds will be awarded to the following projects.

Acre

The Acre project is a multi-year project with numerous components. The City has made an eight-year commitment to award \$475,000 of HOME funds to the Acre development, beginning in 1998. The Community Housing Development Organization (CHDO) set aside, a HUD requirement that 15% of the total HOME entitlement be set aside for community housing development organizations to build affordable housing, is part of the \$475,000 commitment. The CHDO set aside for FY 2004-05 will be \$182,306.

Housing construction and renovations are proceeding in the Acre, one of the City's most depressed neighborhoods. It is expected that \$55 million dollars will be invested over the next decade. During the sixth year of the City's commitment, the City will acquire, demolish, and build 62 residential units. In addition, the new Stoklosa Middle School is currently under constructed. In all, the plan will develop 103 homeownership units and 147 rental units. Approximately 47% of the units will be targeted to households at 60% to 80% of the area median income, while 50% of the rental units will be targeted to households at 60% or less of median income.

The Massachusetts Housing Finance Agency has committed \$2 million to the Acre Plan for the first time homebuyer program. Several partnerships have formed to work towards preserving historic structures and creating affordable housing units. Mass Electric and KeySpan continue to promote partnerships to make these homes energy efficient.

Owner Occupied Housing

The City's primary strategy continues to be promoting homeownership opportunities for low to moderate-income residents. The First Time Homebuyer (FTHB) training and down payment assistance program expects to assist about 55 homebuyers. Funds will be awarded to Merrimack Valley Housing Partnership (MVHP) to assist with processing the downpayment assistance. MVHP will be reimbursed for each applicant that completes the MVHP training and who is approved for FTHB downpayment assistance. The Cambodian American League of Lowell (CALL) will also receive funding for their first time homebuyer-training program.

The Homeworks Program will rehab about six affordable housing units and sell them to qualified low-income homeowners through the FTHB program.

D'Youville Senior Care Center,

D'Youville Senior Care Center, a residential health care facility for seniors in Pawtucketville will receive a second award of \$150,000 in FY 2004-05, completing a total commitment of \$250,000 over a two-year period. The facility will undergo renovations to create 22 affordable one-bedroom apartments for very low-income elderly residents. Supportive services will be available to the residents of these units. The facility currently operates a 208-bed skilled nursing unit and a 23-client adult day health program. D'Youville Senior Care Center is working in conjunction with the Lowell Housing Authority to provide affordable housing to elderly residents.

House of Hope Affordable Housing

During FY 2004-05 House of Hope will receive its second award of \$100,000 for construction of 11 units of affordable housing at 191 Salem Street. The City of Lowell agreed to commit \$300,000 over a three-

year period, beginning in FY 2003-04. The project will create 10 new units for homeless families struggling with substance abuse recovery or mental illness. One unit will also be available for a resident manager. The families living in these units will be eligible for support services. The total project cost is \$2.1 million, \$300,000 of which will be financed directly by House of Hope. They received a commitment of one million dollars from the Commonwealth's DHCD and ground breaking will occur in April 2004.

House of Hope will be classified as a CHDO and receive \$175,000 to rehab a two family house on Salem Street for extremely low-income homeowners.

CDBG funds will be awarded to the following programs that meet the Affordable Housing objectives:

Christmas in April

Christmas in April provides home rehab services to low-income households. Hundreds of volunteers assist with interior and exterior cosmetic rehab work. The group expects to work on 10 to 15 houses during FY 2004-05. CDBG funds will be used to pay for the administrative assistance salary, professional services, uniforms for the volunteers, and portable toilets.

DPD Emergency Rehab

Emergency Rehab program provides quick response to emergency needs such as plumbing, heating, and roof repairs to eligible low-income households. The DPD housing staff operates this program and expects to assist a dozen households. Clients are primarily elderly.

DPD Housing Rehabilitation

Housing Rehabilitation program is provided to low and moderate-income homeowners. The program focuses on upgrading safety and health violations throughout the structure.

DPD Lead Abatement

The DPD Lead unit operates the Lead Abatement program. Funds are offered as grants to de-lead housing units throughout the city. The Lead Paint Abatement goal is to abate 70 units, 10 of these will be in the Acre neighborhood area. Other federal money is used in addition to CDBG. Families with children having elevated lead blood levels regardless of their location within the City or income levels will be given priority.

CTI Energy Repairs

CTI will continue to provide energy home improvements through its Weatherization Program for low-income homeowners especially the elderly. Improvements include heating and plumbing problems.

CTI – Fair Housing Consumer Education

This position will be charged with educating the public about fair housing issues.

Cultural Organization of Lowell (COOL)

Cultural Organization of Lowell (COOL) is Lowell's arts advocacy organization, designed to provide general support to the many cultural activities of the community. COOL was awarded funds to provide grants for rehabilitation of artists housing units.

Middlesex North Resource Center

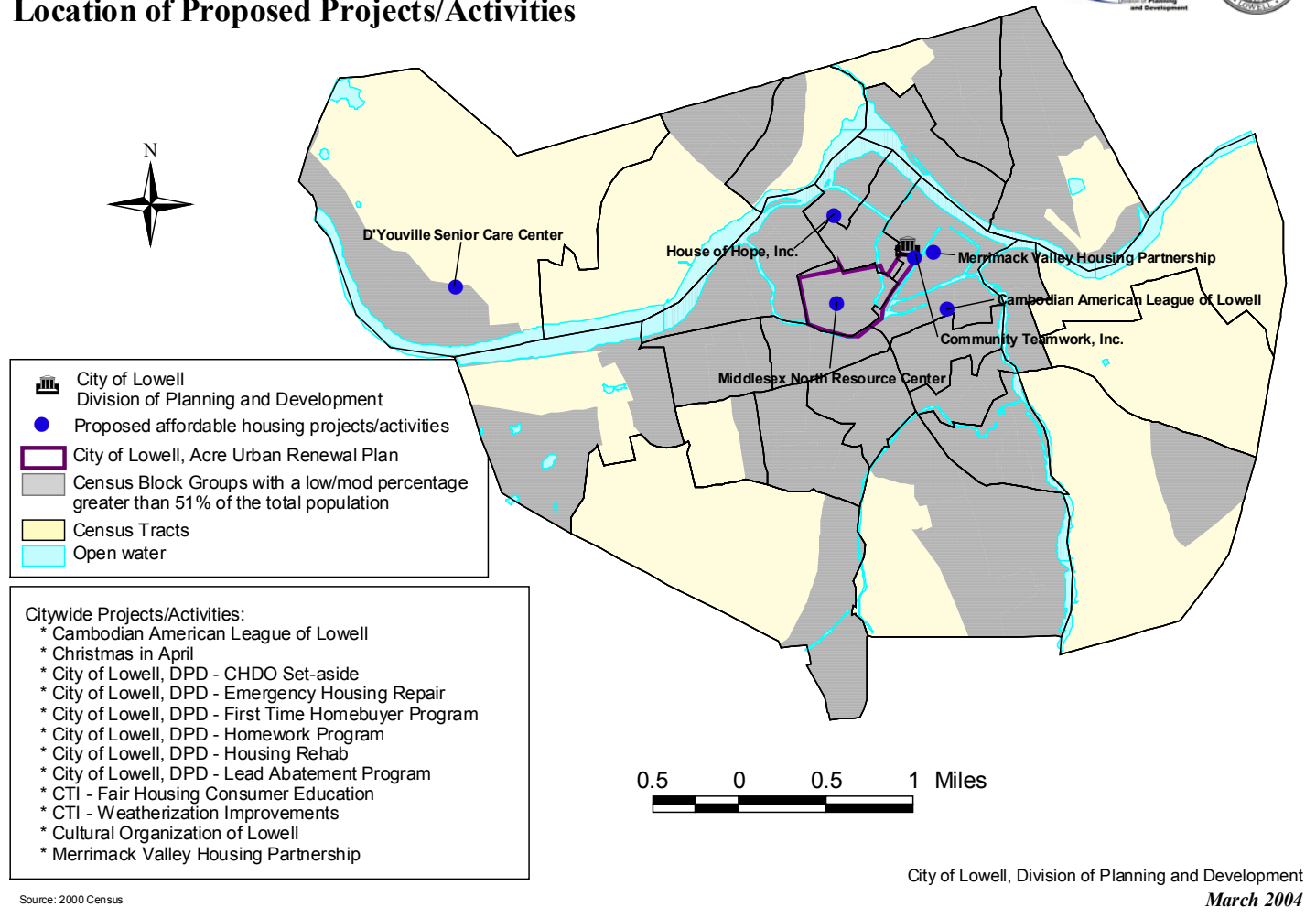
Middlesex North Resource Center was awarded the McKinney grant for construction of new housing as part of the Continuum of Care. Pathfinder Apartments will provide eight one-bedroom units of

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permanent supportive housing for individuals with disabilities such as mental illness and co-occurring substance abuse problems. CDBG funds will be provided for pre-development funds.

The map on the following page presents the locations of the proposed projects and activities that will help to upgrade the quality and quantity of affordable housing in the City of Lowell during FY 2004-05.

Map 3-1
Priority #1: Affordable Housing
Location of Proposed Projects/Activities



3.1.2 Economic Development

Promotion of economic development is crucial to the City's well being. Obtaining the optimal mix of businesses in the downtown area and providing the local business community with micro-enterprise loans and technical assistance will foster growth. CDBG funds will be used to promote small business development throughout the City. Small business loans will be made available to qualified businesses through the City's Economic Development loan programs as well as CTI Small Business Administration (SBA) loans. Other groups such as the Cambodian American League of Lowell provide micro-enterprise assistance and loans; the Southeast Asian population has a strong business commitment in Lowell.

Priority Need – Increase Economic Opportunities for people of low to moderate income Objectives:

1. Revitalization of Downtown Area
2. Development of "Economic Opportunity" Areas
3. Provide Technical Assistance to small businesses and startups
4. Provide Commercial/Industrial Loans
5. Development of Intermodal Transportation System
6. Development of Brownfields contaminated sites and other distressed properties
7. Strengthen the employability of City youth

Programs to be undertaken this year to achieve the above objectives are listed in the table below. Detailed descriptions of each project are included in Section 3.2.

TABLE 3-2: ECONOMIC DEVELOPMENT PROJECTS AND ACTIVITIES

ORGANIZATION	Source of Funds	FY 2004-05 Awards
Acre Family Day Care Center - Taking Care of Businesses Initiative	CDBG	\$45,000
Architectural Heritage Foundation - 165 Jackson St. Renovation (CMAA)	CDBG	\$126,750
Cambodian American League of Lowell, Inc. - Micro-enterprise Assistance	CDBG	\$15,000
City of Lowell DPD - Economic Development - JAM Plan, Section 108 Debt Service (20 year commitment)	CDBG	\$204,000
City of Lowell DPD - Economic Development - Renewal Community Technical Assistance	CDBG	\$5,000
City of Lowell DPD - Economic Development - Small Business Loan Pool	CDBG	\$22,500
City of Lowell DPD - Economic Development - Technical Assistance Program (TAP)	CDBG	\$50,000
Community Teamwork Inc. – Lowell Small Business Assistance Center (SBA)	CDBG	\$65,000
Lowell Historic Board - Sign Program	CDBG	\$10,000
TOTAL		\$543,250

Objective1: Revitalization of Downtown Area

Services	Organization	Outputs	Outcomes
JAM Plan	City of Lowell, DPD	Assist and attract businesses and create at least 1,000 jobs.	<ul style="list-style-type: none"> • Reduce slum and blight • Increase job opportunities for Lowell residents. • Increase the City's tax revenue.
Technical Assistance Program (TAP)	City of Lowell, DPD	Assist 10 businesses in the Downtown and Renewal Community areas.	<ul style="list-style-type: none"> • Increase retail opportunities in the Central Business District (CBD) for residents and visitors. • Increase job opportunities and provide economic stability for Lowell residents. • Ensure that new and existing businesses remain and thrive in Lowell's CDB.

Objective 2: Development of Economic Opportunity Areas

Services	Organization	Outputs	Outcomes
Day care providers	Acre Family Day Care Center	Train and certify 50 childcare business owners, providing ongoing training, technical assistance, professional development opportunities and small business support.	<ul style="list-style-type: none"> • Increase job opportunities and economic stability of Lowell residents. • Increase opportunities for children in Lowell to have safe, community-based child care in their native language. • Ensure that 250+ parents per year will be able to work while Acre Family daycare providers care for their children.
Rehab space for commercial use	Architectural Heritage Foundation	35 new jobs created.	<ul style="list-style-type: none"> • Reduce slum and blight in the Central Business District, thereby encouraging further development in this area of Lowell. • Increase job opportunities for Lowell residents. • Increase the City's tax revenues.

Objective 3: Provide Technical assistance to small businesses & startups

Services	Organization	Outputs	Outcomes
Micro-enterprise assistance	Cambodian American League of Lowell, Inc.	Provide 30 people with micro-enterprise training.	<ul style="list-style-type: none"> Strengthen the capacity of existing businesses and provide new business owners with the skills necessary to operate a successful business in Lowell. Increase local job opportunities for Lowell residents.
Renewal Community Technical Assistance	City of Lowell, DPD	Increase awareness among the 1,100 existing businesses in the Renewal Community area about economic incentives.	<ul style="list-style-type: none"> Increase the economic stability and capacity of local businesses. Attract new businesses and increase job opportunities.

Objective 4: Provide Commercial/Industrial Loans

Services	Organization	Outputs	Outcomes
Small Business Assistance Loan program	CTI, SBAC City of Lowell	Provide technical assistance and training to at least 50 new and existing businesses in Lowell.	<ul style="list-style-type: none"> Increase the capacity of new and existing business owners in Lowell to ensure their success and increase local job opportunities.
Historic Board Sign Program	Historic Board	Provide signage grants to at least 13 small businesses in the Downtown Lowell Historic District.	<ul style="list-style-type: none"> Ensure that small businesses are in compliance with local historic regulations and not unduly burdened by the requirements. Improve Downtown Lowell's streetscape for residents and visitors.

Objective 5: Development of Intermodal Transportation System

No CDBG-funded activities/projects that meet this specific objective will be undertaken in FY 2004-05.

Objective 6: Development of Brownfield contaminated sites and other distressed properties

No CDBG-funded activities/projects that meet this specific objective will be undertaken in FY 2004-05.

Objective 7: Strengthen the employability of City youth

Services	Organization	Outputs	Outcomes
Youth Technical Training – The Open School	UTEC*	Provide job skill training and GED prep for at least 50 teens.	<ul style="list-style-type: none"> Increase the potential employment options for Lowell's youth.

*Please note: This project which benefits at-risk youth is considered a public service activity, and therefore is not included in the list of projects specifically addressing the economic development priority need. A more complete description of this project can be found in Section 3.1.5 of this document.

Acre Family Day Care Center

The City encourages small business development at the grass roots level by providing CDBG funds to the Acre Family Day Care Center who helps to establish in-home day care businesses. These services enable people (mostly women) to develop in-home businesses while making it possible for other parents to go to work knowing that their children are being cared for. The day care providers, many of whom once received welfare, have become self-sufficient and have maintained their business for more than 10 years. Acre Family Day Care continues to monitor their day care providers and help new day care facilities become successful.

Architectural Heritage Foundation/CMAA 165 Jackson Street Project

The Cambodian Mutual Assistance Association (CMAA), a major contributor in the Southeast Asian community of Lowell, has collaborated with the Architectural Heritage Foundation to assist with the rehabilitation and redevelopment of 165 Jackson Street. The renovation of 90,000 square feet of former mill space will make an enormous positive impact on the downtown business district. CMAA intends to redevelop the property as commercial space to offer the Southeast Asian business community more opportunities. The total cost of rehabbing 165 Jackson Street is expected to be \$3.2 million.

Architectural Heritage Foundation (AHF) is a nonprofit organization whose primary mission is to support and implement preservation efforts for historically significant buildings and related preservation projects. AHF has been awarded CDBG funds over a two-year period for predevelopment costs, the building manager's salary, selective demo of interior partitions, and the historic windows program. AHF will manage these funds on behalf of CMAA.

Cambodian American League of Lowell (CALL)

The Cambodian American League of Lowell (CALL) micro-enterprise training program offers small businesses the opportunity to further develop their business through classroom training and technical assistance. Classroom training includes 7-weeks of three-hour sessions to understand the basics of developing a small business. Graduates of the training program are eligible for technical assistance.

City of Lowell, DPD, JAM Plan Section 108 Debt Service

The City of Lowell has applied for a \$2.5 million Section 108 Loan through HUD. This loan will be used to acquire and assemble land within the Jackson/Appleton/Middlesex (JAM) Urban Revitalization and Development Plan, an urban renewal plan approved by the Commonwealth of Massachusetts. CDBG funds will be used to reduce the debt service. This will be a twenty-year commitment.

City of Lowell, DPD, Renewal Community Technical Assistance

In 2001, the City of Lowell received the designation as one of 40 Renewal Communities (RC). As such, businesses in the RC are eligible for special tax incentive programs. To date, seven businesses have taken advantage of the Commercial Revitalization Deduction. The total request for 2002 and 2004 tax years were \$7,401,353 in tax incentives. DPD staff members facilitate the RC program. CDBG funds will be used to administer and market the program, as well as provide professional services. The program will offer one-day long training course to educate local tax professionals, service providers, and economic development agencies on the benefits and use of RC tax incentives.

City of Lowell, DPD, Small Business Assistance Fund

The DPD Economic Development operates a small business fund for critical gap financing to businesses in need and real estate projects that are critically important to the City of Lowell. Funds will be used to attract additional investment toward distressed properties with historic significance or to convert space into active commercial use. Loans range between \$5,000 and \$25,000.

City of Lowell, DPD, Technical Assistance Program (TAP).

Technical Assistance Program (TAP), managed by the City's Economic Development staff, is a grant program (up to \$5,000) for qualified downtown and RC micro-business owners to obtain professional services. Types of services include professional accounting, marketing, design assistance, web/e-commerce development, legal services, training, and merchandising. TAP will work in conjunction with existing business technical assistance programs offered by such organizations as Community Teamwork, Inc. (CTI) Small Business Assistance Center, Cambodian American League of Lowell (CALL), the Downtown Lowell Business Association, the Greater Lowell Chamber of Commerce, and the Asian American Business Association.

CTI Lowell Small Business Assistance Center

LSBA provides technical assistance, advocacy, and educational programs for entrepreneurs and existing small businesses. The Right Start Program provides a six-week training program covering an introduction to business, marketing, personal selling, bookkeeping and taxes, financing, and business law. The Center assists businesses in crisis to overcome problems. CDBG funds are used for managing the Center.

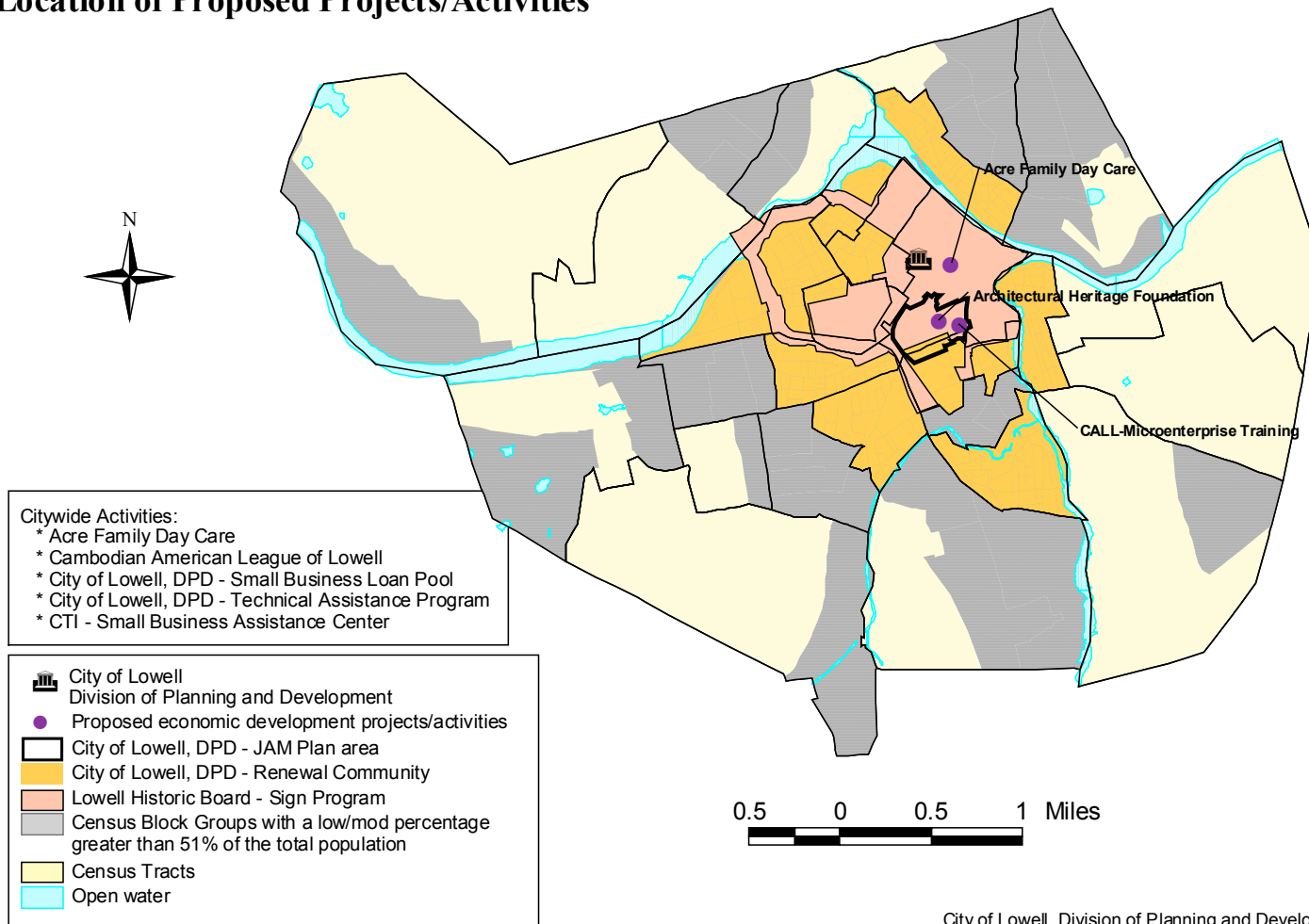
Lowell Historic District Signage Program

The Lowell Historic Board will offer matching grants to eligible businesses in the historic district. This program is designed to assist small and or minority owned businesses in the Downtown Lowell Historic District with their signage needs and to eliminate blight, as well as enhance economic development with the design and installation of signage consistent with the Board's Design Standards. Applicants will be required to provide a 25% match to receive a grant award of up to \$750.

Map 3-2 presents the locations of all proposed projects and activities that will help to increase economic opportunities for residents of Lowell during FY 2004-05.

Map 3-2

Priority #2: Economic Development Location of Proposed Projects/Activities



Source: 2000 Census

City of Lowell, Division of Planning and Development
March 2004

3.1.3 Neighborhood Stabilization

The residents of Lowell have voiced a strong concern for the character of their neighborhoods, and neighborhood stabilization has been identified as one of the City's top priorities. The City of Lowell's Comprehensive Master Plan (2002) outlines a 20-year vision for Lowell's neighborhoods:

"Lowell will have safe, desirable, and vibrant places with active and scenic business districts, public squares and community parks that evoke a sense of place and convey their cultural and historical significance."

It is this goal that continues to drive the selection of projects and activities to help achieve neighborhood stabilization. The City of Lowell continues to focus on protecting and improving streetscapes, natural areas, and public squares to enhance and promote the historic and cultural character of its neighborhoods, so that it may continue to provide a high quality of life for current and future generations.

Priority Needs: Promote Neighborhood Stabilization

Objectives:

1. Elimination of Slum and Blight
2. Neighborhood Revitalization Strategies
3. Upgrade public safety services/facilities
4. Upgrade public infrastructure improvements
5. Provide personal development services to "Enterprise/Renewal Community" residents

Activities to be undertaken in FY 2004-05 toward achieving the above objectives are listed in the table below. Detailed descriptions of each project are included in Section 3.2.

TABLE 3-3: NEIGHBORHOOD STABILIZATION PROJECTS AND ACTIVITIES

ORGANIZATION	Source of Funds	FY 2004-05 Awards
Boys & Girls Club of Greater Lowell, Inc. - Swimming Pool renovations	CDBG	\$80,000
Centralville Neighborhood Action Group	CDBG	\$1,560
City of Lowell Dept. of Health - Brady School Asbestos Removal	CDBG	\$20,000
City of Lowell Division of Neighborhood Services - Graffiti Removal	CDBG	\$10,000
City of Lowell Division of Neighborhood Services - Neighborhood Projects	CAP_CDBG	\$37,000
City of Lowell DPD - Acre Urban Revitalization & Development Plan - Relocation Soucy Ironworks	CDBG	\$50,000
City of Lowell DPD - Billerica Street Park Project	CDBG	\$45,000
City of Lowell DPD - Demolition Program	CDBG	\$30,000
City of Lowell DPD - Hampshire/Jewett/Bridge Intersection Improvements	CDBG	\$60,000
City of Lowell DPD - Landscape Improvement Program - Commercial Parking Lots	CDBG	\$10,000
City of Lowell Health Department - Sanitary Code Enforcement	CDBG	\$105,000
City of Lowell Public Works - Streets and Sidewalks	CDBG	\$75,000

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ORGANIZATION	Source of Funds	FY 2004-05 Awards
The GRIP Project – Kitchen Renovation	CDBG	\$55,000
Lowell Community Health Center - Expanding Healthcare Access for the Elderly	CDBG	\$50,000
Lowell Parks & Conservation Trust, Inc – Urban Forestry Program	CDBG	\$50,000
Retarded Adult Rehab Association (RARA) - Roof Replacement	CDBG	\$20,000
The Community Family, Inc. - Alzheimer's Adult Day Health Center	CDBG	\$15,000
YWCA – Lower Belvidere Youth Center Rehab	CDBG	\$35,000
TOTAL		\$748,560

Objective 1: Elimination of Slum and Blight

Services	Organization	Outputs	Outcomes
Graffiti Removal	City of Lowell, DNS	Graffiti removed from at least 100 properties	<ul style="list-style-type: none"> • Reduce slum and blight. • Decrease the opportunity for further vandalism to occur.
Sanitary Code Enforcement	City of Lowell, Health Dept.	At least 3,000 properties inspected to ensure code compliance.	<ul style="list-style-type: none"> • Create a healthier living and working environment for Lowell residents. • Increase neighborhood property values.
Relocation	City of Lowell, DPD	Relocate Soucy Ironworks from the Acre neighborhood.	<ul style="list-style-type: none"> • Eliminate slum and blighting influences of decayed properties
Demolition	City of Lowell, DPD	Raze at least three (3) troubled, vacant or abandoned properties in Lowell.	<ul style="list-style-type: none"> • Help to stabilize neighborhoods by eliminating conditions of slum and blight. • Increase neighborhood property values by eliminating properties with major health and safety violations.

Objective 2: Neighborhood Revitalization Strategies

Services	Organization	Outputs	Outcomes
Promote partnerships with community organizations and residents	City of Lowell, DNS	Provide neighborhood services, assist with community project planning and assist neighborhood associations.	<ul style="list-style-type: none"> • Improve the quality of life of Lowell's residents. • Increase community awareness and involvement in local planning efforts, projects and initiatives.

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Services	Organization	Outputs	Outcomes
Predevelopment	The Community Family, Inc.	A renovated historic facility that provides a day program for Alzheimer's patients.	<ul style="list-style-type: none"> Renovate major source of slum and blight in the Acre neighborhood. Provide vital services to those with Alzheimer's and their families.

Objective 3: Upgrade Public Safety services/facilities

Services	Organization	Outputs	Outcomes
Facility improvements	City of Lowell, Health Dept. - Brady School	Removal of asbestos siding from the City of Lowell's Health Department facility.	<ul style="list-style-type: none"> Decrease the potential adverse effects from a major health and safety hazard from a public facility for employees, visitors and neighborhood residents.

Objective 4: Upgrade Public infrastructure improvements

Services	Organization	Outputs	Outcomes
Facility and Park Improvements	Boys & Girls Club	New and upgraded public facilities and traffic improvements.	<ul style="list-style-type: none"> Improve the efficiency and effectiveness of public facilities, such as the Boys and Girls Club that will benefit employees and clients. Improve the quality of life and safety of neighborhood residents. Indirectly encourage further neighborhood investment by residential and business owners.
Streets & Sidewalk Improvements	Lowell Park & Rec.		
Traffic improvements	The GRIP Project		
Neighborhood Beautification	RARA YWCA Lowell Comm. Health Ctr. Lowell Parks & Conservation Trust City of Lowell, DPW City of Lowell, DPD Centralville Neighborhood Action Group		

Objective 5: Provide personal development services to Enterprise/Renewal Community residents

Services	Organization	Outputs	Outcomes
Educational/Economic Development	CTI, Suitability*	Provide free interview/work clothes, job preparation training, and workshops to at least 125 people.	<ul style="list-style-type: none"> Increase skill levels and confidence results in clients getting hired and remaining on the job. Increases the economic stability of low-income families.

*Please note: This project which benefits low to moderate income residents of Lowell's Enterprise/Renewal community is considered a public service activity, and therefore is not included in the list of projects specifically addressing the neighborhood stabilization priority need. A more complete description of this project can be found in Section 3.1.5 of this document.

Physical Projects

Several organizations have been awarded funds for facility improvements.

Boys and Girls Club of Greater Lowell

The Boys and Girls Club will receive funds to replace and upgrade the swimming pool filtration system. Nearly 2,000 children from the Boys and Girls Club use the pool. In addition, the pool is made available to hundreds of children from other organizations throughout the City of Lowell.

The GRIP Project, Justice Resource Initiative

The GRIP renovation project will be funded with CDBG funds. Concord Family and Youth Services, of the Justice Resource Initiative, operates this homeless shelter for teens. Funds have been awarded to GRIP to renovate the kitchen.

Lowell Community Health Center

Lowell Community Health Center will receive funds to renovate space for their elderly care facility. These renovations will enable approximately 5,000 low-income, mostly elderly, to receive medical care free of charge.

The Community Family Alzheimer Adult Day Health Center

The Community Family-Alzheimer Adult Day Health Center has been in the process of renovating an historic property, adjacent to the new senior center, as its Alzheimer Adult Day Health Center. The Center will serve 45 adults daily, offering families a secure place to leave their family members during the day. The Community Family has \$950,000 in state and private funding committed towards the project. CDBG funds will be used to secure the structure of the facility.

City of Lowell Health Department Renovation

The Health Department relocated to the former Brady School on Pine Street in 2003. The building is in much need of repair, and CDBG funds were awarded for the removal of exterior asbestos shingles.

Central Neighborhood Action Group

The Central Neighborhood Action Group was awarded funds to purchase bulbs for planting throughout the neighborhood and funds for operating the association.

Retarded Adult Rehab Association (RARA)

RARA will use CDBG funds to replace the roof of their property at 295 High Street in Lowell. Day and evening programs are held at this facility for adults with developmental disabilities.

YWCA- Lower Belvidere Youth Center

The YWCA Flather Building will receive funds to renovate the gymnasium and program and office space. Renovations will allow the YWCA to install new windows, repair and refinish the gymnasium floor, upgrade entry and interior stairs, install new lighting and complete electrical work in the gymnasium, as well as in a smaller side room. Additional proposed renovations include the installation of a new drop ceiling, shelving and soundproofing in the stage area, and removal of old stage fixtures. Plans also include replacement of the old stage curtain, conversion of a small room adjacent to the stage into a working kitchen, removal of old cast iron heaters from walls, among other improvements.

Infrastructure Improvements

The City will continue to invest CDBG funds to improve its public infrastructure, including parks, playgrounds, waterways, and to plant trees. Billerica Park will receive funds this fiscal year for design and construction of new playground structures, landscaping, benches, a gazebo, as well as improvements to walkways and a canoe/kayak ramp. DPD will also initiate a landscape improvement program for

commercial parking lots. The popular tree-planting program through Lowell Parks and Conservation Trust will continue to plant trees in eligible areas and contribute to the beautification of Lowell.

To assist with the removal of slum and blight, funds were awarded for the City of Lowell's Demolition program to remove structures in eligible areas. Division of Neighborhood Services graffiti removal program is also funded by CDBG. Lowell's Department of Public Works will continue to utilize CDBG funds to replace sidewalks and provide street improvements in eligible areas. Funds will pay for three Lowell Health Department Code Enforcement positions. CDBG funds were approved for phase two of the Hampshire/Jewett/Bridge Streets intersection improvements project in the Lowell's Centralville neighborhood.

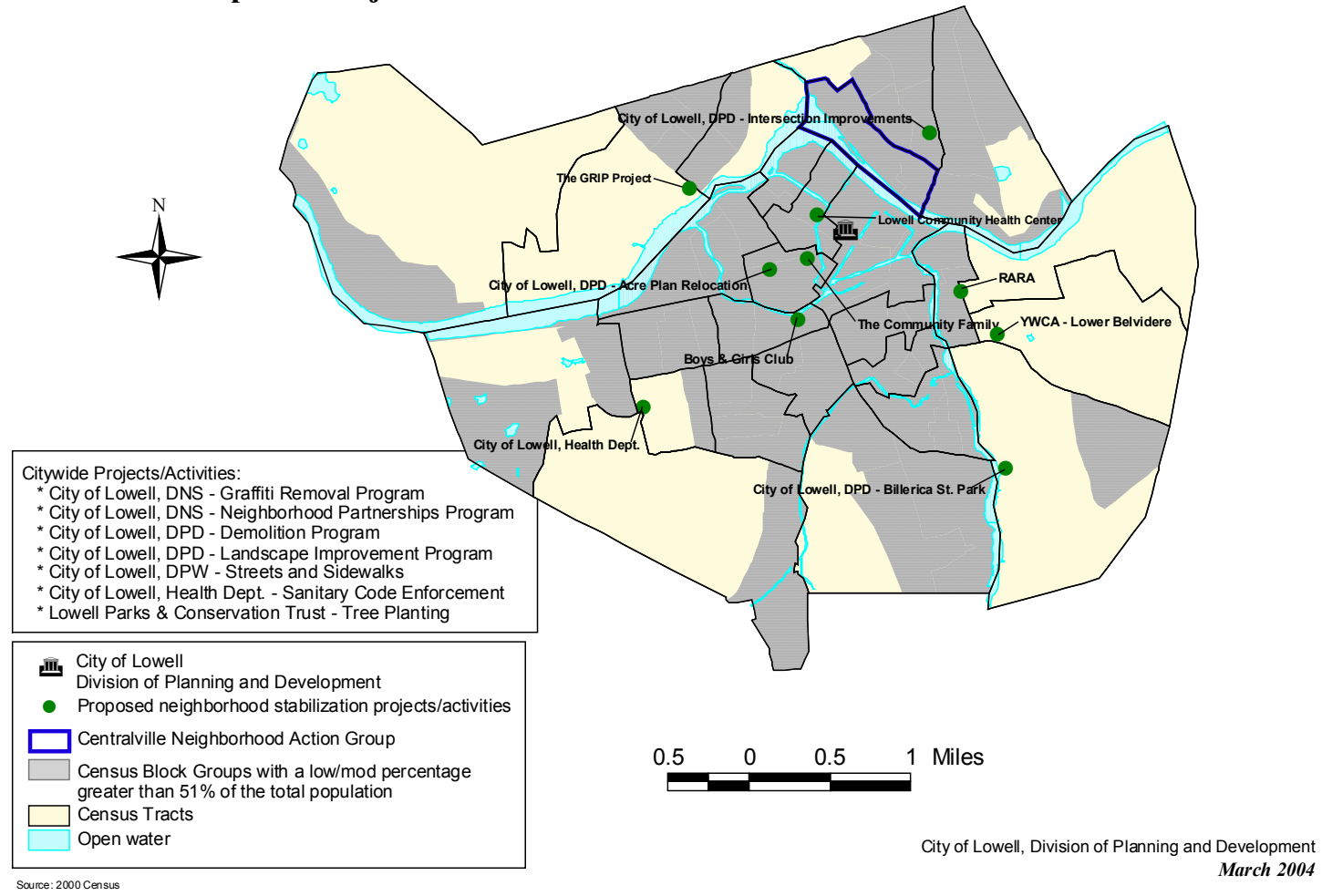
City of Lowell DPD Acre Urban Revitalization Relocation Plan

As part of the Acre Revitalization Plan, Soucy Ironworks is to be relocated. The facility is located across from the site of the new Stoklosa Middle School. The Soucy site is targeted for acquisition under the Acre Plan for redevelopment to create a 29-unit housing subdivision and a mixed-use building. Mr. Soucy has agreed to develop the property as required by the Plan in exchange for relocating his business. In addition to CDBG funds, City and state funds will be used to relocate Soucy Ironworks.

The geographical locations of neighborhood stabilization projects are shown in Map 2-5

Map 3-3

Priority #3: Neighborhood Stabilization Location of Proposed Projects/Activities



3.1.4 Homeless Services

The following strategies and objectives addressing homeless issues have been identified in the City's Five-Year Consolidated Plan:

Priority Need: Improve the delivery of homeless services provided by all of Lowell's Continuum of Care

Objectives:

1. Upgrade the level of services and quality of existing homeless facilities and supportive services
2. Become more aggressive and competitive in seeking public and private funds
3. Partner with the Lowell Housing Authority and Lowell's Continuum of Care homeless providers to provide supportive services and housing opportunities for persons of extremely low income
4. Creation of permanent supportive housing for the homeless.

The City of Lowell will implement the above objectives through the activities listed below. These programs support the operations of homeless and transitional shelters with ESG and CDBG funds. A detailed description of each project is included in Section 3.2 of this chapter.

TABLE 3-4: HOMELESS SERVICES PROJECTS AND ACTIVITIES

ORGANIZATION	Source of Funds	FY 2004-05 Awards
Alternative House – Shelter Operating Expenses	ESG	\$20,000
City of Lowell Hunger/Homeless Commission -Emergency Motel Stay	CAP_CDBG	\$5,000
Community Teamwork Inc. – Shelters Operating Expenses	ESG	\$15,000
Concord Family & Youth Services GRIP Project, Teen Shelter Operational Support	ESG	\$20,000
House of Hope Inc. - Shelter Operating Expenses	ESG	\$18,100
Lowell Transitional Living Center, Inc - Detox Coordination & Transportation	CAP_CDBG	\$35,000
Lowell Transitional Living Center, Inc - Shelter Operating Expenses	ESG	\$25,278
TOTAL		\$138,378

Note: In addition to CDBG funds used for homeless services, McKinney funds of \$1,358,247 are also available for homeless individuals and families in Lowell. However, this document does not address the use of McKinney or other funds that may be available.

Objective 1: Upgrade the level of services and quality of existing homeless facilities

Services	Organization	Outputs	Outcomes
Shelter Providers	Alternative House, CTI, House of Hope, LTLC, The GRIP Project	At least 2,000 homeless people will receive food, shelter and services through these vital programs.	<ul style="list-style-type: none"> • Provide essential services and temporary housing for individuals and families working toward self-sufficiency.

Services	Organization	Outputs	Outcomes
Emergency Housing	City of Lowell, HHC	Provide short-term, temporary emergency housing assistance to individuals and families at local hotels when no other housing options are available.	<ul style="list-style-type: none"> Prevent individuals and families with children from living on the streets. Gives families and individuals time to set up a more permanent and stable housing situation.
Detox Program	LTLC	Provide transportation and coordinate services for clients entering a detox or rehab facility and follow-up supportive services upon release.	<ul style="list-style-type: none"> Assist clients with substance abuse issues that are working toward sobriety. Places clients in a safe and secure detox environment instead of on the streets.

Objective 2: Become more aggressive and competitive in seeking public and private funds

No federally funded activities/projects that meet this specific objective will be undertaken in FY 2004-05.

Objective 3: Partner with the LHA and Lowell's Continuum of Care homeless providers to provide supportive services and housing opportunities for persons of extremely low income.

Lowell Continuum of Care is an umbrella organization whose members provide services to the homeless. As such, the goal of the Lowell Continuum of Care providers is to ultimately eliminate homelessness. With the coordination of many programs including outreach, housing and supportive services, to not only the poor but also persons with severe mental illness, substance abuse, abusive relationships, and physical and mental handicaps, the providers work to make homeless persons self-sufficient.

The Lowell Continuum of Care will continue to implement a Homeless Management Information Systems (HMIS). Thus far, the system has been installed at five homeless provider locations. Data is collected annually for the Housing Gaps Analysis Chart. The data was used by the community to determine the unmet need for emergency shelter, transitional housing, and permanent housing for the homeless.

Homeless housing and service providers, such as the Lowell Transitional Living Center, Lowell's largest emergency shelter for individuals; Middlesex North Resource Center's Pathfinder Safe Haven and Milestone programs, transitional and permanent supportive housing programs for the mentally ill respectively; Community Teamwork, Inc.'s Merrimack House and Milly's Place (formerly Pawtucket House) and the House of Hope; and Alternative House for individuals and families suffering the affects of domestic violence, all offer housing readiness and housing placement services for their clients. In addition to the limited ESG funded projects, the City has several homeless initiatives supported with Federal McKinney grants active this year (See Table 3-5).

TABLE 3-5: MCKINNEY INITIATIVES

Project/Sponsor Name	Amount	Description
Middlesex North Resource Center	\$541,203	8 one-bedroom units of Permanent Supportive Housing for individuals with disabilities – specifically mental illness and/or co-occurring mental illness and substance abuse: Permanent supportive housing for chronically homeless individuals is the most important component of Lowell’s 2003 Continuum of Care application. More specifically, the population to be served consists of homeless adults who are diagnosed with a mental illness or co-occurring mental illness and substance abuse disorder.
Middlesex North Resource Center – Pathfinder- Safe Haven	\$420,939	Pathfinder offers a 24-hour “open door” drop-in center where homeless mentally ill people can come in for a meal, shower, clean clothes, help in accessing services and hopefully the first step in treatment to alleviate the problems that led them to a life living on the street.
DPD HHIS Dedicated Projects	\$30,000	Creation of a web based information management system that provides case management, client tracking, reporting, agency, and program indexing.
House of Hope	\$96,640	House of Hope provides transitional housing and support services for homeless families with a goal of assisting them towards achieving long-term, independent living in their own housing.
Alternative Housing Women in Transition	\$198,747	Alternative House provides safe affordable transitional housing and support services for homeless women and children who are victims of domestic violence.
Lowell Transitional Living Center – Case Management	\$70,718	LTLC project provides case management services to individuals who are residing in the City’s largest emergency shelter, providing services to over 120 individuals daily through shelter and supportive services.
Total	\$1,358,247	

Objective 4: Creation of permanent supportive housing for the homeless

Two new projects, briefly described in Table 3-5, will create new permanent supportive housing units in the City of Lowell: 1) House of Hope – Salem Street Project and 2) Middlesex North Resource Center’s Pathfinder project. ESG funds will not be utilized for these projects; detailed descriptions of both these activities can be found in the Sec. 3.1.1 – Affordable Housing of this document.

Homeless services are funded with Emergency Shelter Grants and Community Development Block Grant funds. Emergency Shelter Grant funds have been awarded to five shelters in the City of Lowell.

The GRIP Project, Justice Resource Initiative

The newest shelter to receive ESG funds is The GRIP Project, a program of the Concord Family & Youth Services, a division of Justice Resource Initiative. Growing Responsibility and Independence in People (GRIP), serves homeless teens, the only facility of its kind in the Greater Lowell area. The GRIP Project, now in its third year of operation in Lowell, will serve 100 homeless teens (age 16-20 years old), by providing housing, food, safety, and education to encourage independence. The program includes instructing teens in basic adult daily living skills to survive on their own including washing clothes, cooking, money management, domestic upkeep and safety, pregnancy prevention, developing good work skills, resume and interview skills, and self advocacy.

Alternative House

Alternative House, a safe haven for women and their children, provides a 24-hour emergency crisis hotline, support services, and legal advocacy for victims of domestic violence. The program provides emergency shelter for up to 90 days to 25 battered women and their children (up to 30) who are fleeing domestic violence situations and are in immediate danger. Approximately 115 women and 130 children

will receive confidential emergency shelter and support services, and 25 women and 30 children will receive short-term, safe housing. Most of the women served are unemployed and have little or no economic resources when they enter the shelter. Alternative House provides assistance with food, personal care items, and transportation. In addition, the program encourages women to become more self-sufficient by assisting them with their job search, life and parenting skills training, and finding permanent affordable housing or transitional housing programs.

Community Teamwork, Inc.

Community Teamwork, Inc. operates two shelters, Milly's Place and Merrimack House. The two shelters serve 72 homeless families with children. Milly's Place and Merrimack House have room for 6 families each. ESG funds will be used to assist with utilities, repairs to the facilities, and to purchase two washers, two dryers, and new security cameras in the kitchen and front entrance. Milly's Place and Merrimack House serves primarily single mothers with children. The population in the past has been 50% Hispanic, 40% white, 5% African American, and 5% Asian. Due to the shortage of affordable housing, many of the families stay at the shelter for up to two years. While in residence, the adults attend sessions on parenting, managing money, learning job skills, and interviewing techniques.

House of Hope, Inc.

House of Hope, Inc. operates a shelter for eighteen homeless families. In addition, House of Hope also makes available food, clothing, case management, health care, child support and programs, employment opportunities, and teaches job skills. ESG funds will be used to defray operating costs including office supplies, repairs and maintenance, utilities, and insurance for the facility.

Lowell Transitional Living Center

Lowell Transitional Living Center is a full service shelter for homeless males and females ages 18 and older. The facility has 90 beds and serves more than 100,000 meals annually. In addition to providing beds and meals to thousands of homeless men and women each year, LTLC offers health care, mental health counseling, on-site GED education, AA meetings, street outreach, case management, and many other services. ESG funds will be used to purchase food to feed many hungry people. In addition, CDBG funds have been awarded to Lowell Transitional Living Center to assist with transportation to a local detox program.

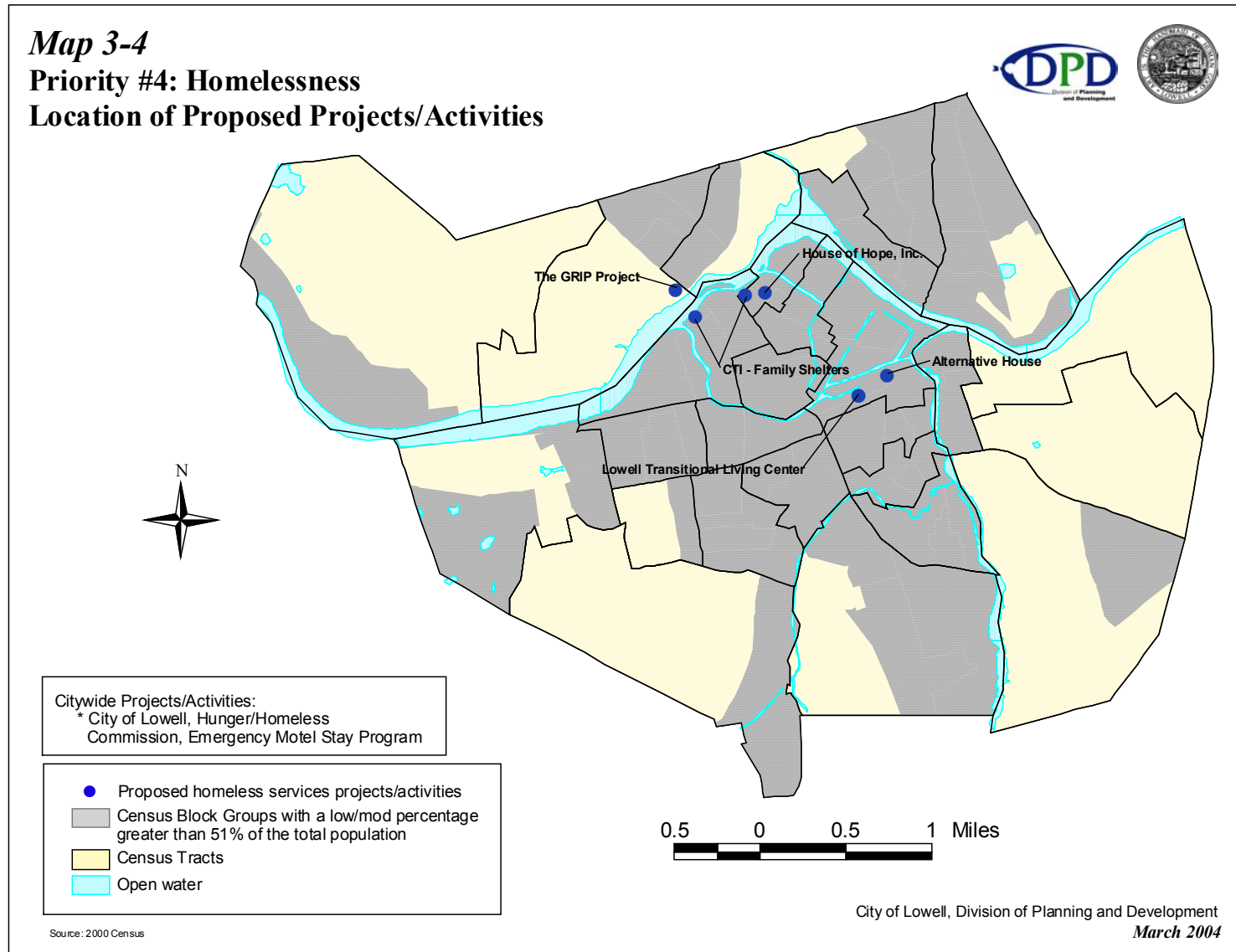
The Emergency Motel Stay program, managed by the City of Lowell's Hunger/Homeless Commission, offers families and individuals, in an emergency situation, a place to stay for up to three nights, once they have exhausted all other housing resources. The Hunger/Homeless Commission and CTI Fair Housing Consumer Education coordinator will manage the Emergency Motel Stay program working closely with DTA and other agencies to find housing for the homeless.

Map 2-6 shows the geographic locations of the FY 2004-05 Annual Action Plan homeless service projects funded with CDBG, HOME, and ESG.

Map 3-4

Priority #4: Homelessness

Location of Proposed Projects/Activities



3.1.5 Youth, the Elderly and Special Needs Populations

The youth of Lowell are the future visionaries of the City. A significant portion of Lowell's youth has been identified as being "at risk". By providing a wide range of cultural, social, and educational programs, these youth are given the opportunity to develop leadership skills, education, and training that will enable them to seek jobs in the future to support their families with a better lifestyle.

The City's elderly population is also on the rise and statistics indicate that the elderly population overall will continue to increase. Lowell's Master and Consolidated Plans focus on several issues that have a major impact on the quality of life for our senior citizens. Senior citizen programs in Lowell offer the elderly meals, education, and social interaction with all ages.

Lowell has a large special needs population. The strategic plan focuses on assisting these residents with life skills training, residential programs, feeding programs, social services, and housing. In addition, Lowell has a growing immigrant population, primarily from Southeast Asian, and also from Central and South America and Africa. Many programs address their needs including learning English as a second language and learning to adapt to living in the United States.

The City's goal to address these population groups is to provide support and coordinate services for youth, elderly, and those with special needs. The objects by which this goal is to be achieved are as follows:

Priority Need: Support and coordinate services for youth, elderly, and special needs population (Limited to 15% of CDBG entitlement grant by federal regulations)

Objective:

1. To provide recreational, educational, and outreach programs for at-risk youth.
2. To provide recreational, educational, and outreach programs for the elderly.
3. To provide services and programs for Lowell's Special Needs Populations.

TABLE 2-7: YOUTH, ELDERLY AND SPECIAL NEEDS PROJECTS AND ACTIVITIES

ORGANIZATION	Source of Funds	FY 2004-05 Awards
Alternative House - Youth/Teen Domestic/Dating Violence & Bullying Prevention Project	CAP_CDBG	\$3,000
Angkor Dance Group - Cambodian Youth	CAP_CDBG	\$5,063
Asian Task Force Against Domestic Violence - Counseling	CAP_CDBG	\$6,000
Big Brother/Big Sister - One-to-One Mentoring	CAP_CDBG	\$12,000
Central Food Ministry, Inc. - Food Pantry	CAP_CDBG	\$5,000
City of Lowell Council on Aging - New Senior Center Lease	CDBG	\$366,030
City of Lowell Council on Aging - Senior Center Operating funds	CAP_CDBG	\$25,000
Community Teamwork Inc.- ACE Advocacy Corps for Elders	CAP_CDBG	\$7,000
Girls, Inc. - Youth Enrichment Programs	CAP_CDBG	\$8,000
Kids in Disability Sports, Inc. - Annual Athletic Programs	CAP_CDBG	\$5,000

FY 2004-05 FINAL Annual Action Plan

ORGANIZATION	Source of Funds	FY 2004-05 Awards
Lao Family Mutual Association of Lowell, Inc.- Lao Community Advocacy Services	CAP_CDBG	\$4,000
LifeLinks - Independent Living Seminar Program	CAP_CDBG	\$12,500
LifeLinks - Urban Youth Employment	CAP_CDBG	\$4,000
Lowell Association for the Blind, Inc - Transportation Services	CAP_CDBG	\$10,000
Lowell Community Health Center - Teen Reaching Out	CAP_CDBG	\$15,000
Lowell Housing Authority - Youth Sports/Recreation	CAP_CDBG	\$14,000
Mass Alliance of Portuguese Speakers - Immigrant Social and Elder Services Program	CAP_CDBG	\$5,000
Mental Health Assoc of Greater Lowell - Counseling	CAP_CDBG	\$10,000
Merrimack Valley Catholic Charities - Food Pantry	CAP_CDBG	\$15,000
Merrimack Valley Food Bank, Inc. - Food Distribution Program	CAP_CDBG	\$15,000
Merrimack Valley Food Bank, Inc. - Food Share/Mobile Food Pantry (formerly M/A Com Food Share, Inc.)	CAP_CDBG	\$5,000
Middlesex Community College - Out-of-School Youth Program	CAP_CDBG	\$22,000
One Lowell Coalition - Youth Program	CAP_CDBG	\$7,500
Open Pantry of Greater Lowell Inc. - Food Pantry	CAP_CDBG	\$6,000
Rape Crisis Services of Greater Lowell - Rape Crisis Counseling	CAP_CDBG	\$15,000
Retarded Adult Rehab Assoc - RARA Programs & Services	CAP_CDBG	\$10,000
Revolving Museum – Art Cart Carnival	CAP_CDBG	\$20,000
Salvation Army - SAGE Senior Center	CAP_CDBG	\$25,000
Southeast Asian Bilingual Advocates, Inc. (SABAI)	CAP_CDBG	\$5,000
Spindle City Corps - Youth Programs	CAP_CDBG	\$5,000
St. Julie Asian Center - Educational Services	CAP_CDBG	\$7,000
Suitability - Services for Economically Challenged Women	CAP_CDBG	\$20,000
U Mass Lowell Research Foundation - Summer Youth Sports & Enrichment Program - Transportation	CAP_CDBG	\$10,000
United Teen Equality Center (UTEC) - The Open School (Work skills training)	CDBG	\$105,000
West End GYM Inc. - Youth Program	CAP_CDBG	\$5,000
YMCA - Summer Camp	CAP_CDBG	\$10,000
YWCA - Acre Youth Center, Green Acre Project	CAP_CDBG	\$7,000
YWCA - Lower Belvidere Youth Center	CAP_CDBG	\$12,000
TOTAL		\$843,093

Objective 1: To provide recreational, educational, and outreach programs for at-risk youth

Services	Organization	Outputs	Outcomes
Teen Program	Alternative House Lowell Community Health Ctr.	Provide workshops and trainings about healthy relationships and lifestyles for teens.	<ul style="list-style-type: none"> • Prevent issues of bullying and violence among teens in Lowell. • Promote healthy activities and lifestyle choices for teens.
Youth Program	Angkor Dance Group Big Brother/Big Sister Girls Inc. Lowell Housing Auth. Revolving Museum Spindle City UMass Lowell Research Foundation UTEC YMCA YWCA	Provide safe, structured and fun after-school and summer programs for thousands of Lowell youth and teens.	<ul style="list-style-type: none"> • Ensure that youth and teens are engaged in safe, fun and educational after-school. • Provide opportunities for youth and teens that their families could otherwise not afford. • Allow youth and teens to be involved with mentors that will help to model positive behavior and encourage kids to achieve their goals.
Teen Career Oriented Program	LifeLinks Middlesex Comm. Col	Provide job skill training and educational opportunities to Lowell teens.	<ul style="list-style-type: none"> • Offer students education and experience working with disabled persons in order to increase their marketable job skills in a growing industry. • Provide education and job preparation skills for students to complete GED and continue schooling or enter work force.

Objective 2: To provide recreational, educational, and outreach programs for the elderly

Services	Organization	Outputs	Outcomes
Senior Programs	Council on Aging Salvation Army Sage CTI - ACE	Provide social services and recreational opportunities to thousands of Lowell's senior citizens.	<ul style="list-style-type: none"> • Ensure that low to moderate income seniors have access to nutritional services, medical care and recreational opportunities.

Objective 3: To provide services and programs for Lowell's Special Needs Populations

Services	Organization	Outputs	Outcomes
Counseling Program	Asian Task Force Lao Family Mutual Mass Alliance of Portuguese Speaker Mental Health Assoc. Rape Crisis Services One Lowell Coalition	Assist thousands of Lowell's special needs population through interventional referrals and advocacy services for low to moderate-income persons.	<ul style="list-style-type: none"> • Help victims overcome situations of violence and sexual assault in order to live in a safe and secure environment. • Provide ethnic and language-appropriate services to people in need working toward self-sufficiency. • Ensure that low-income children of immigrant families with language barriers have access to services.
Food Banks	Merrimack Valley Catholic Charities Merrimack Valley Food Bank & Food Share Open Pantry Central Food Ministry	Distribute food to thousands of low-income families in Lowell. Provide nutrition education programs.	<ul style="list-style-type: none"> • Reduce the number of hungry families living in Lowell. • Increase food security of low to moderate-income households.
Disability Programs	LifeLinks Lowell Assoc for Blind RARA Kids in Disability Sports	Assist hundreds of Lowell residents with special needs, such as people with developmental disabilities and other physical disabilities.	<ul style="list-style-type: none"> • Ensure that people with disabilities have access to social, educational and recreational opportunities. • Increase self-sufficiency of disabled persons.
Educational/Economic Development	St. Julie Asian Ctr. Suitability	Provide vital job and life skill training to unemployed or underemployed residents of Lowell, such as English-language classes, computer training, and job referral services. In addition, provide free interview/work clothes, job preparation training, and workshops.	<ul style="list-style-type: none"> • Increase the self-sufficiency of Lowell's low to moderate-income residents.
Housing needs	CTI – Fair Housing Consumer Education	Promote equal housing opportunities for all residents of Lowell, assist residents with housing and legal issues.	<ul style="list-style-type: none"> • Ensure that people of all incomes and races have access safe and appropriate housing. • Prevent homelessness by assisting tenants with issues of eviction and foreclosure.

Youth Programs

Youth organizations provide many diverse programs for all ages. Although each differs in character and program, their purpose is to give the youth of low and moderate-income households opportunities to learn and experience activities that they would otherwise not have available to them. The following youth programs will receive \$237,063 in CDBG funds for FY 2004-05.

Alternative House Youth Teen Domestic/Dating Violence & Bullying Prevention Program includes education about warning signs of dating violence and bullying, safety skills, and immediate crisis intervention services. The Youth Teen Coordinator works in conjunction with the Lowell school system to offer bullying and dating violence prevention programs beginning with 3rd grade students.

Angkor Dance Group operates an award winning Cambodian dance program for 100 at-risk youth from low and moderate-income families. In addition to dance instruction, the program enables youth to work on research, writing, and publication projects, computer and website projects, and organizational and administrative tasks related to the operation of the dance group.

Asian Task Force Against Domestic Violence provides vital direct counseling services, advocacy, outreach, and preventive service to Southeast Asian families of Lowell affected by domestic violence.

Big Brother/Big Sister One-to-One Mentoring Program matches adult volunteers with youth ages 7-18, primarily from single parent households. Funds are used to train adult volunteers to be mentors to the youth. Adult mentors meet with the youth at least on a weekly basis as a role model. Types of activities include assisting with homework, recreation, and attending events. The program seeks to develop self-esteem, better school performance, teach drug and alcohol awareness, as well as building relationships with parents, teachers, and peers.

Girls, Inc of Greater Lowell provides year round educational, recreational, and social activities for girls between the ages of 6 to 16. A new program will be funded for teen health and fitness awareness emphasizing the importance of health, nutrition, and exercise.

Kids in Disability Sports, Inc offers 10 organized athletic programs for disabled youth and adults. The organization is managed solely by volunteers. Funds will be used for facility rental fees, equipment, uniform expenses, insurance, trophies/medals, and other program costs.

LifeLinks Urban Youth Employment program offers paid summer internships to teens between the ages 16 to 19 that provide an opportunity to learn about the human services field by working with disabled persons. Participants attend Middlesex Community College and receive instruction in development disabilities, First Aid, and CPR, and earn college credits.

Lowell Community Health Center Teen Reaching Out/League of Youth is a 9-month program for teens ages 12 to 14 addressing outreach, recreation, health education, risk behaviors, creating a positive network of peer support, and offers adult guidance of emergent issues.

Lowell Housing Authority operates a year round youth sports and recreation program for youth living in public housing. Programs include recreation, after school and school vacation activities that emphasize role modeling; alternatives to drugs, alcohol, and gang involvement; team building and social skills; and developing self-esteem.

Middlesex Community College Out of School Youth offers 16 to 23 year olds the opportunity to earn their GED, enter into a college program, and seek employment.

Spindle City Corps summer program operates in partnership with the Lowell National Historic Park and focuses on environmental issues such as water supply, canal way beautification, and recycling.

West End Gym runs a structured after school and vacation week training program in boxing. The program focuses on character development, self-motivation, self-discipline, and social interaction.

Greater Lowell Family YMCA manages Camp Massapoag, a summer program that includes swimming instructions, canoeing, archery, arts & crafts, music & drama, and high and low ropes course challenges in a safe, nurturing environment. This program is available to low and moderate-income children living in shelters and LHA housing and throughout the City of Lowell.

YWCA Acre Youth Center, Green Acre Project engages multicultural children and teens in activities that focus on food awareness, production, and distribution, as well as wise environmental concerns. Science, math, technology, and cultural issues are integrated into the program.

YWCA Lower Belvidere Youth Center runs a year-round program involving 20 teens in the Youth Enrichment Program, Teens-In-Control (TIC), that focuses on leadership development and critical thinking skills applied to practical ways of positively affecting community issues. Some of the programs YWCA youth participate in include City Camp Junior Staff, Martial Arts Mentoring, assisting with the Mobile Food Pantry, Project Bread's Walk for Hunger, and staffing the Recycling Center at the Lowell Folk Festival.

United Teen Equality Center

(UTEC) Open School will provide multi-media work skills training programs for Lowell's out-of-school youth ages 16 to 23. More specifically, the program includes: (1) GED prep classes emphasizing project-based learning and applied academics; (2) multicultural learning, leadership development and community building workshops; (3) community service utilizing multi-media and technology skills; (4) entrepreneurship training in business development, budget management and marketing; and (5) job placement and career development in their specific multi-media field. The multi-media classes include A+ certification/computer repair, sound recording, and video production.

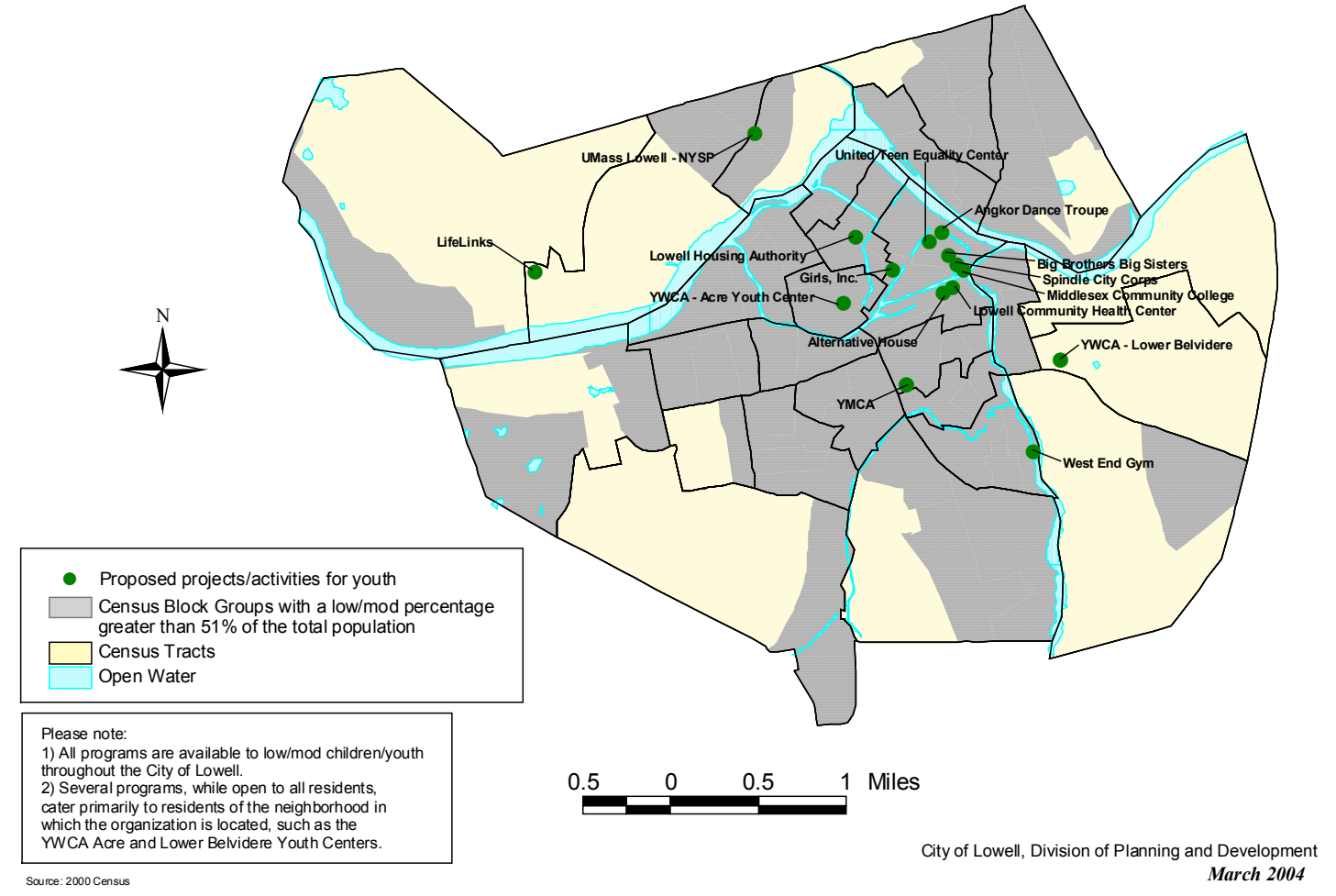
UMass Lowell Research Foundation

UMass Lowell has received awards for its Summer Youth Sports & Enrichment Program. This program offers a wide range of recreational and educational programs to 400 low-income youth during a five-week summer program. In addition, the youth receive two meals daily and transportation from home to the program. CDBG funds will cover transportation costs associated with this program.

Map 3-7

Priority #5: Public Services

Location of Proposed Projects/Activities for Youth



Elderly Programs

Elderly activities will receive \$72,000 in CDBG funds for the following programs.

City of Lowell Council on Aging

The City has made a twenty-year commitment to fund the lease of the new senior center located on Broadway Street. CDBG funds will also go towards operating the facility.

CTI Advocacy Corps for Elders (ACE) provides assistance and advocacy to elderly by elderly for legal issues, housing assistance and transportation.

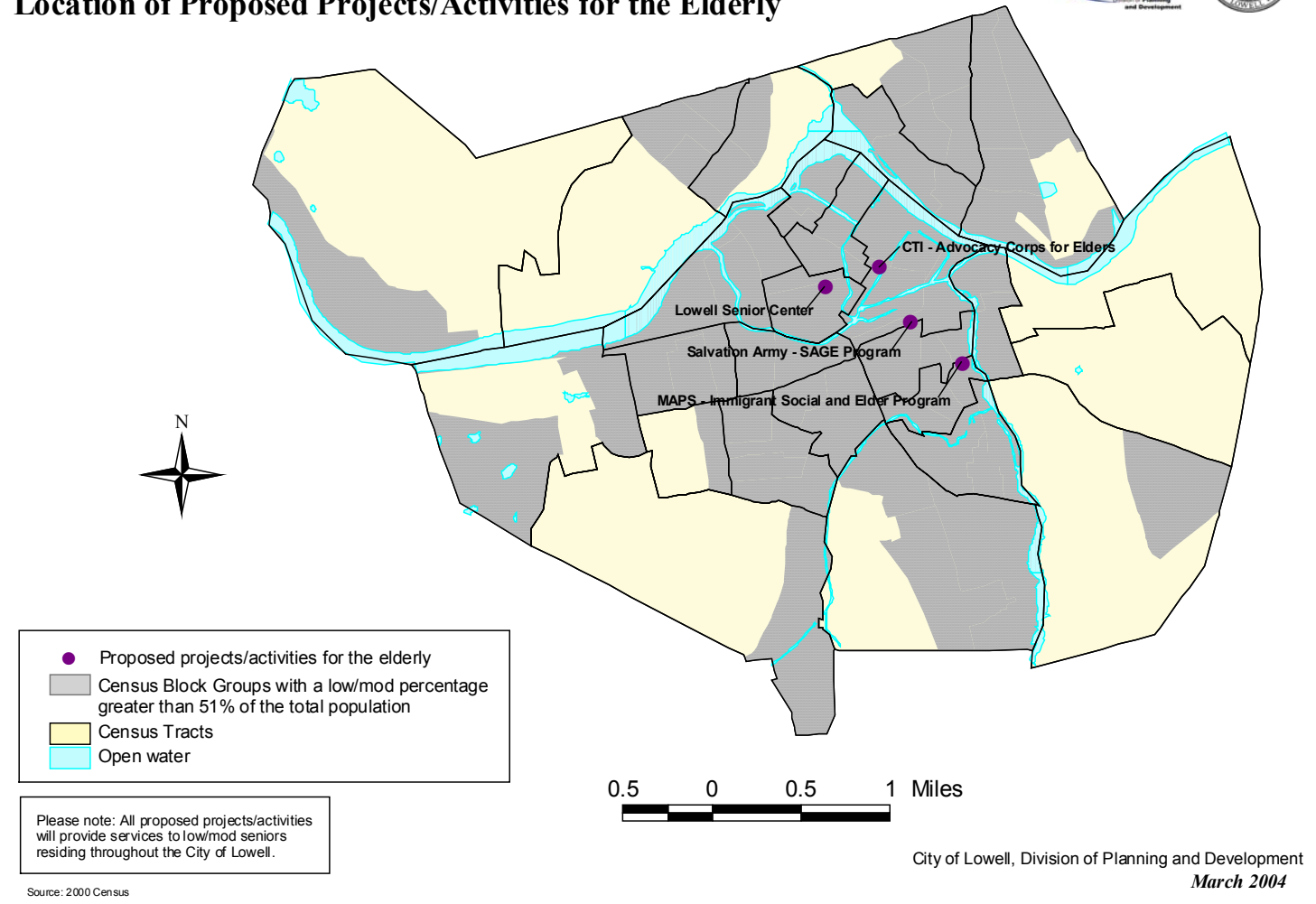
Massachusetts Alliance for Portuguese Speakers (MAPS) will receive CDBG funds for the ISS/Elderly Services Program. This program serves Portuguese-speaking senior citizens and provides information, referrals, counseling, case management and advocacy.

Salvation Army SAGE Senior Center provides seniors with meals, social, recreational, and educational activities. The newest event will be monthly candlelight dinners. Other events include exercise classes, bowling, shuffleboard, field trips, access to visiting nurse, and family service workers that help with prescription drugs, utility bills, and the food pantry.

Map 3-5

Priority #5: Public Services

Location of Proposed Projects/Activities for the Elderly



Special Needs Programs

The Annual Action Plan provides this population segment with CDBG funds to improve their quality of life. Such programs include: life skills training, residential programs, feeding programs and social services to frail elderly, substance abuse treatment, and other food distribution programs to combat homelessness and poor nutrition. Special needs programs will receive \$168,000 in CDBG funds.

Food Pantries- Several food pantries will receive funds to provide food to low and moderate-income households. These include Central Food Ministry, Merrimack Valley Food Bank, and Food Share Mobile Pantry (formerly M/A Com Food Share, Inc.), Merrimack Valley Catholic Charities, and Open Pantry of Greater Lowell.

City of Lowell Division of Neighborhood Services will receive funds for the assistant director to operate neighborhood projects including the Graffiti program that also receives CDBG operating funds.

Hunger Homeless Commission Emergency Motel Stay program will pay for up to three nights stay in a motel when a family or individual has no alternative resources for housing.

Community Teamwork, Inc will receive funds for the following programs:

- Fuel Assistance program will pay up to \$100 of fuel for low to moderate-income persons.
- Fair Housing Consumer Education is a new program designed to assist housing consumers overcome housing discrimination and address other housing related issues.

LifeLinks Independent Living Seminar program teaches special needs adult's basic living skills enabling them to live alone or with a roommate. Seminars include safety issues, human rights and responsibility, healthy relationships, how to use community resources, and apply practical daily living skills.

Lowell Association for the Blind, Inc. will receive funds for transportation services to take participants to events including shopping, golfing, swimming, bowling, museums, beach, boat rides, and "birding by ear" with the Mass Audubon Society.

First Time Homebuyer Program - Cambodian American League of Lowell (CALL) and Merrimack Valley Housing Partnership will receive funds for classroom training to first time homebuyers.

Lowell Transitional Living Center, Inc. operates the only detox referral and transportation program in the area. This program works in conjunction with homeless shelters in other cities. LTLC makes referrals and transports 90-100 clients monthly to detox and rehab centers throughout the state.

Advocacy services are offered by several organizations including Mass Alliance of Portuguese Speakers, Lao Family Mutual Association of Lowell, and Southeast Asian Bilingual Advocates, Inc (SABAI). Mental Health Association of Greater Lowell will also receive funds for counseling services primarily for the Southeast Asian population.

One Lowell Coalition will provide services to parents with no or limited English skills that have children in the Lowell school system. The program will offer bilingual/bicultural outreach to assist parents in understanding the school system, and act as an interpreter/liaison between parent, child, teacher, and school officials.

Rape Crisis Services of Greater Lowell provides multi-lingual sexual assault services primarily for the Latino and Cambodian populations. Programs will include support services and case management for teen

and adult survivors, as well as translation support in Khmer and Spanish during medical exams and police reporting. In addition, educational programs are offered through the Lowell school system.

Retarded Adult Rehab Assoc (RARA) provides recreational, social, and educational opportunities for developmentally disabled adults. The program operates three days a week, and provides evening events, as well.

Revolving Museum will work with low and moderate-income youth and elderly to create mobile public artworks. The project will entail utilizing old pushcarts as creative art forms. These carts will be displayed throughout the City.

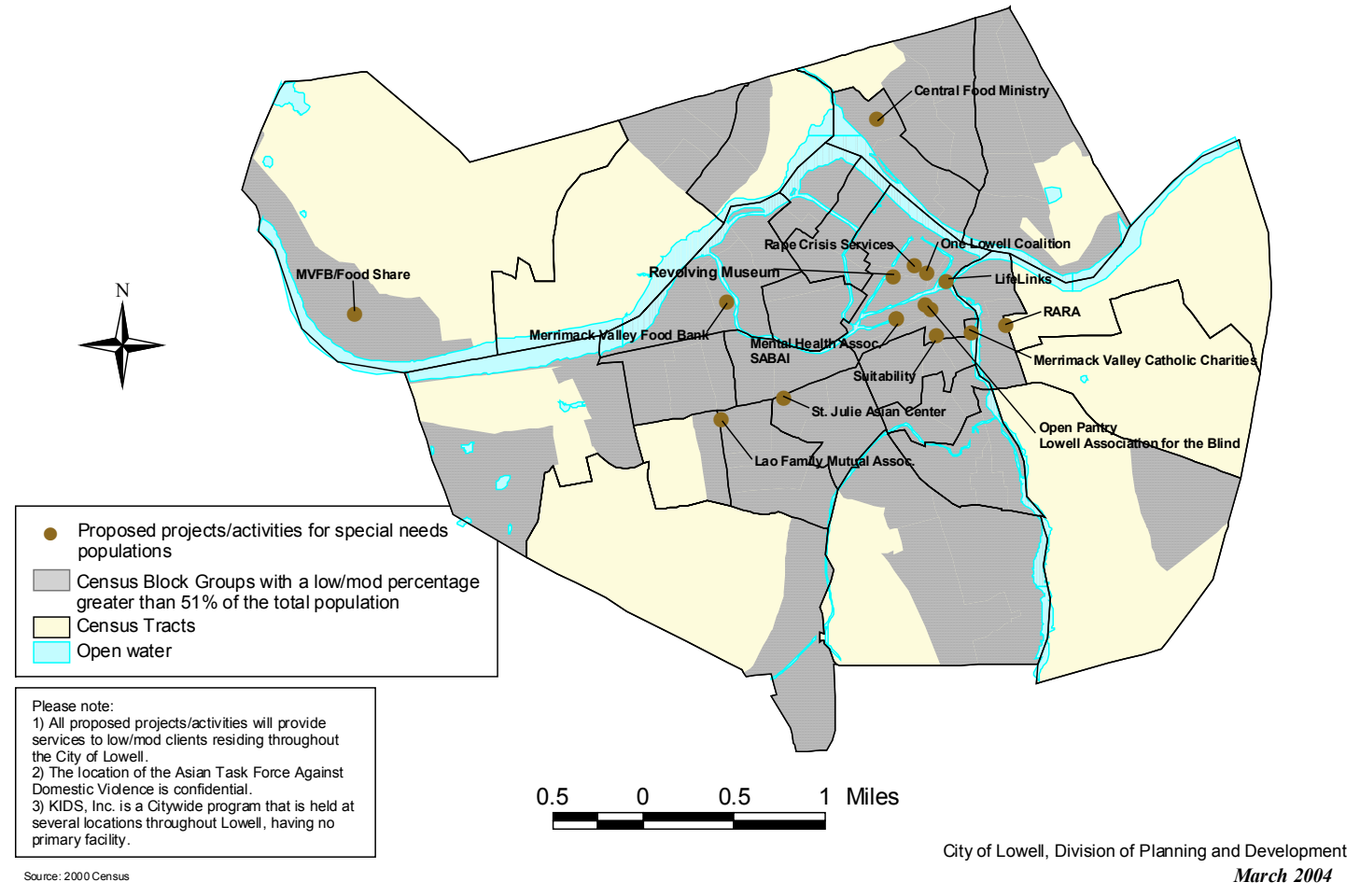
St. Julie Asian Center offers educational services and jobs skills training for low-income Southeast Asians to prepare them for jobs through instruction in workplace English and computer skills training that is specifically geared to the manufacturing industry.

Suitability prepares low-income women for the working world. They provide free interview work clothing to low-income women; professional development and appearance workshops; Steps to Success mentor program; and have computers available for women to learn skills and prepare resumes.

Map 3-6

Priority #5: Public Services

Location of Proposed Projects/Activities for Special Needs Populations



3.2 Detailed Activity/Project Descriptions

This section provides a brief project description of all proposed activities and projects tentatively selected to received CDBG, HOME or ESG funding during FY 2004-05. The format of these pages, which list the programs alphabetically, is based on OMB Approval No. 2506-0117.

Acre Family Day Care – Family Child Care Business Development

Applicant's Name	Acre Family Day Care
Priority Need	<i>Goal B:</i> Increase economic opportunities for people of low to moderate income
Consolidated Plan Objective/s	3) Provide technical assistance to small businesses and start-ups
Project Title	Family Child Care Business Development
Project Description	Acre Family Day Care offers training and ongoing education for up to 50 low-income women per month as they begin and develop family childcare businesses. Through these businesses, Acre Family Day Care then provides community-based, culturally sensitive childcare to low-income children and families in Lowell. CDBG funds will be used to cover the costs of training materials and staff, technical assistance support and professional development expenses for Acre's family child care providers.
Target Population	Childcare providers are typically low-income women – when enrolled in the program nearly all have incomes at or below 50% of the Area Median Income (AMI).
Goals/Performance Measures	<ul style="list-style-type: none"> Up to 50-child care, business owners per year will be served with training, technical assistance, professional development opportunities and small business support. 300+ children per year will receive community-based childcare in their native language. 250+ parents per year able to work while their children are cared for by Acre Family Day Care.
Location	14 Kirk Street, Lowell, MA 01852

Objective Number Goal B, No. 3	Project ID 1	Funding Sources: CDBG \$45,000
HUD Matrix Code 18C	CDBG Citation 570.201(o)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMJ	HOPWA Total Formula \$45,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator Jobs	Annual Units 50 people	PHA Other Funding \$187,682
Local ID RFP #30	Units Upon Completion 50 people	Total \$232,682

Alternative House, Inc. – Emergency Shelter

Applicant's Name	Alternative House, Inc.
Priority Need	Goal D: Improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers
Consolidated Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supporting services
Project Title	Emergency Shelter Operating Expenses
Project Description	Alternative House, Inc. provides confidential, emergency shelter for up to 90 days to battered women and their children who are facing domestic violence situations and are in immediate danger. This program provides assistance with food, personal care items, and transportation. In addition, staff members help these families to become self-sufficient by assisting them with job searches, life and parenting skills training and finding permanent affordable or transitional living housing programs.
Target Population	Female victims of domestic violence and their children. Women served are generally unemployed and have little or no economic resources when they enter the shelter.
Goals/Performance Measures	<ul style="list-style-type: none"> 115 women and 130 children will receive confidential emergency shelter and support services. 25 women and 30 children will receive short-term safe housing.
Location	Confidential

Objective Number Goal D, No. 1	Project ID 2	Funding Sources: CDBG	
HUD Matrix Code 03T	ESG Citation 576.21(a)	ESG	\$20,000
Type of Recipient Subrecipient Private	National Objective LMC	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator People	Annual Units 300 people	Total Formula	\$20,000
Local ID RFP #34	Units Upon Completion 300 people	Prior Year Funds Assisted Housing	
		PHA	
		Other Funding	\$301,902
		Total	\$321,902

Alternative House, Inc. – Youth/Teen Violence Prevention Project

Applicant's Name	Alternative House, Inc.
Priority Need	<i>Goal E:</i> Support and coordinate services for youth, elderly and special needs populations.
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	Youth/Teen Domestic/Dating Violence and Bullying Prevention Project
Project Description	Alternative House will provide teen dating violence prevention and bullying prevention services to the City of Lowell's youth and teens. These services will include education about the warning signs of dating violence and bullying; learning the skills needed to stay safe; safety planning for self and others; and immediate crisis intervention services when needed.
Target Population	Youth and teens enrolled in Lowell Public Schools
Goals/Performance Measures	<ul style="list-style-type: none"> Approximately 4,000 youth and teens will receive prevention, intervention and educational services on domestic violence/dating prevention, including safety planning. Approximately 800 youth in grades 3rd through 6th will participate in a bullying intervention and prevention program.
Location	174 Central Street, Suite 225, Lowell, MA 01852

Objective Number Goal E, No. 1	Project ID 3	Funding Sources: CDBG \$3,000
HUD Matrix Code 05	CDBG Citation 576.201(e)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA Total Formula \$3,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 4,000 people	PHA Other Funding \$5,940
Local ID RFP #53	Units Upon Completion 4,000 people	Total \$8,940

Angkor Dance Troupe, Inc. – Youth At-Risk Program

Applicant's Name	Angkor Dance Troupe, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	Angkor Youth At-Risk Program
Project Description	A program for 100 at-risk youth from low and moderate-income families to provide recreational and educational activities that strengthen their future employability. Angkor Dance Troupe will offer youth 11 part-time positions to assist in the planning and implementation of the organization's artistic and educational activities. More specifically, the youth will work with senior staff, consultants and personal mentors to conduct dance workshops in Lowell schools; research, writing and publication projects; computer and website projects; organization and administrative tasks, etc.
Target Population	Low-income children and youth between the ages of 4 to 18 years from Lowell that are predominantly, but not exclusively Asian.
Goals/Performance Measures	<ul style="list-style-type: none"> Serve at least 100 youth from Lowell by providing a program that helps young people to turn away from violence and make positive decisions to improve their lives.
Location	Mogan Cultural Center, 40 French Street, Lowell, MA

Objective Number Goal E, No. 1	Project ID 4	Funding Sources: CDBG \$5,063
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 100 people	Total Formula \$5,063
Local ID RFP #89	Units Upon Completion 100 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$4,100
		Total \$9,163

Architectural Heritage Foundation – 165 Jackson St. Renovation

Applicant's Name	Architectural Heritage Foundation
Priority Need	Goal B: Increase economic opportunities for people of low to moderate income
Consolidated Plan Objective/s	1) Development of economic opportunity areas
Project Title	165 Jackson Street Renovation
Project Description	The Architectural Heritage Foundation (AHF), through a recent site control agreement with the Cambodian Mutual Assistance Association (CMAA), is moving forward with the re-development of their nationally significant mill building at 165 Jackson Street. Having stabilized the building, AHF is now in the pre-development phase of development. AHF will utilize CDBG funds to support a workforce development initiative that will train local community members in historic window repair and replacement. This is a multi-year award; the project will receive \$253,500 over a period of two years.
Target Population	Constituents of the CMAA and the Lowell's Southeast Asian community at-large and residents of the surrounding community of the Jackson/Appleton/Middlesex (JAM) Urban Renewal Area.
Goals/Performance Measures	<ul style="list-style-type: none"> Complete the pre-development phase associated with the renovation of the historic mill building located at 165 Jackson Street. Train 10-15 community members in the carpentry involved in the repair and care of historic windows.
Location	165 Jackson Street, Lowell, MA 01852

Objective Number Goal B, No. 1	Project ID 5	Funding Sources: CDBG \$126,750
HUD Matrix Code 17C	CDBG Citation 570.203(a)	ESG
Type of Recipient Subrecipient Private	CDBG National Objective LMA	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Businesses	Annual Units 35 jobs	Total Formula \$126,750
Local ID RFP #62	Units Upon Completion 167 jobs	Prior Year Funds \$150,000
		Assisted Housing
		PHA
		Other Funding \$685,000
		Total \$961,750

Asian Task Force Against Domestic Violence-Lowell Project

Applicant's Name	Asian Task Force Against Domestic Violence
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations
Project Title	The Lowell Asian Project Against Domestic Violence
Project Description	The Lowell Asian Project Against Domestic Violence was launched in July 1997 to respond to the critical need for linguistically and culturally appropriate services for Cambodian battered women and their children. The Lowell Project provides direct services, such as advocacy, outreach and prevention services to Cambodian families residing in the Greater Lowell area. Through this program, Cambodian women and children will receive the support necessary to separate themselves from their abuser and strive towards a violence-free life.
Target Population	Southeast Asian families living in the City of Lowell, particularly those suffering from, or at risk of, domestic violence.
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide emergency and stabilization services to 90 battered Cambodian women and their children. • Provide outreach services to at least 200 Cambodian families. • At least 20 groups and agencies will receive outreach services on domestic violence in the Cambodian community.
Location	Confidential

Objective Number Goal E, No. 3	Project ID 6	Funding Sources: CDBG \$6,000
HUD Matrix Code 05G	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA Total Formula \$6,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 90 people	PHA Other Funding \$71,123
Local ID RFP #28	Units Upon Completion 90 people	Total \$77,123

Big Brother Big Sisters of Greater Lowell – One-to-One Mentoring

Applicant's Name	Big Brother Big Sisters of Greater Lowell
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	One-To-One Mentoring
Project Description	The Big Brother Big Sister program recruits, screens, trains and supports adult volunteers to become mentors to children between the ages of 7 to 18 years. Volunteer mentors meet with the children for 3-4 hours per week for a minimum of one year. Professional staff will supervise each match, offering support and guidance.
Target Population	Children ages 7 to 15 years that live in single parent or non-traditional families at or below the poverty level.
Goals/Performance Measures	<ul style="list-style-type: none"> • Supervise 95 current matches of children and mentors in Lowell. • Create 40 new mentoring relationships. • Up to 25 matches will be graduated. • Throughout the year, 135 children and families in Lowell will be served.
Location	1011 Pawtucket Boulevard, Lowell, MA 01854

Objective Number Goal E, No. 1	Project ID 7	Funding Sources: CDBG \$12,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$12,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 135 people	PHA Other Funding \$129,515
Local ID RFP #50	Units Upon Completion 135 people	Total \$141,515

Boys & Girls Club of Greater Lowell – Pool Improvements

Applicant's Name	Boys & Girls Club of Greater Lowell, Inc.
Priority Need	Goal C: Promote neighborhood stabilization initiatives
Consolidated Plan Objective/s	4) Upgrade public infrastructure improvements
Project Title	Swimming Pool Improvements – Filtration, Ventilation and Lighting Upgrade
Project Description	CDBG funds will enable the Boys & Girls Club of Greater Lowell to complete a comprehensive filtration and safety upgrade to its 30-year old swimming pool. This project will 1) upgrade the pool's current diatomaceous earth filtration system; 2) enhance lighting and ventilation in the pool area for safety and efficiency; and 3) replace the pool's ladders, diving blocks and wheelchair lift to meet forthcoming MA code regulations.
Target Population	Low to moderate income youth between the ages of 6 to 18 years from the City of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> • Modernization of the filtration system will allow the Boys & Girls Club's pool to continue to serve generations to come as a community resource. • Increase safety of visitors using the pool. • Reduce monthly utilities by approximately \$350 per month.
Location	657 Middlesex Street, Lowell, MA 01851

Objective Number Goal C, No. 4	Project ID 8	Funding Sources: CDBG \$80,000
HUD Matrix Code 03D	CDBG Citation 570.201(c)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA Total Formula \$80,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator Public facilities	Annual Units 1 public facility	PHA Other Funding \$121,000
Local ID RFP #61	Units Upon Completion 1 public facility	Total \$201,000

Cambodian American League of Lowell – First Time Homebuyer Training

Applicant's Name	Cambodian American League of Lowell, Inc. (CALL)
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing.
Consolidated Plan Objective/s	1) Increasing home ownership.
Project Title	Micro-Enterprise Training
Project Description	CALL's First Time Homebuyer's program is a four-session class covering all aspects of the process of buying a home, from saving for a down payment through working with a realtor to finding a house that fits their needs and budget, through the mortgage application and loan closing process. Classes are held on four consecutive Saturdays. The First Time Homebuyer Program is open to everyone, and classes are conducted with translation of all classroom discussion and lectures into Khmer, to assist Cambodian families interested in participating.
Target Population	The program is open to everyone, but primary recruitment efforts focus on Lowell's Southeast Asian population.
Goals/Performance Measures	<ul style="list-style-type: none"> • Thirty-six (36) first time homebuyers will receive certificates of completion upon finishing a cycle of four classes and demonstrating knowledge of the material covered. • Four (4) cycles of classes will be held, with an average of nine students per class.
Location	60 Middlesex Street, Lowell, MA 01852

Objective Number Goal A, No. 1	Project ID 9	Funding Sources: CDBG \$5,000
HUD Matrix Code 05R	CDBG Citation 570.201(o)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA Total Formula \$5,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 36 households	PHA Other Funding \$10,038
Local ID RFP #31	Units Upon Completion 36 households	Total \$15,038

Cambodian American League of Lowell – Micro-Enterprise Training

Applicant's Name	Cambodian American League of Lowell, Inc.
Priority Need	<i>Goal B:</i> Increase economic opportunities for people of low to moderate income.
Consolidated Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supporting services
Project Title	Micro-Enterprise Training
Project Description	The Cambodian American League of Lowell will expand its services to small businesses to include individual technical assistance to help new businesses avoid common mistakes that lead to business failure. This service will complement its 10-year training program, which has seen over 200 graduates start over 30 new businesses and create over 50 new jobs, primarily in neighborhoods within the Enterprise Community of Lowell. Funding will be utilized for this training program that is oriented towards problem solving and problem prevention.
Target Population	Low to moderate-income persons, primarily refugees and immigrant from Southeast Asia.
Goals/Performance Measures	<ul style="list-style-type: none"> Conduct three 7-week cycles of classes that will be held for an average of 10 students per cycle, for a projected total of 30 students served. Five existing businesses will receive technical assistance to support and strengthen their operations.
Location	60 Middlesex Street, Lowell, MA 01852

Objective Number Goal B, No. 1	Project ID 10	Funding Sources: CDBG \$15,000
HUD Matrix Code 18C	CDBG Citation 570.201(o)	ESG
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 30 people	Total Formula \$15,000
Local ID RFP #32	Units Upon Completion 30 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$12,768
		Total \$27,768

Central Food Ministry – Food Pantry

Applicant's Name	Central Food Ministry (CFM)
Priority Need	Goal E – Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	Food Pantry
Project Description	Central Food Ministry provides free food, clothing and personal care products to Lowell residents. CFM provides five days of food for each family member every 60 days. The food pantry is open Tuesdays, Wednesdays and Thursdays from 9:30 a.m. to 1:30 p.m. The program provides referrals to other agencies, as needed.
Target Population	Low income individuals and families
Goals/Performance Measures	<ul style="list-style-type: none"> Provide food assistance to approximately 11,500 Lowell residents in need.
Location	370 West Sixth Street, Lowell, MA 01850

Objective Number Goal E, No. 3	Project ID 11	Funding Sources: CDBG \$5,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA Total Formula \$5,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 11,500 people	PHA Other Funding \$31,310
Local ID RFP #26	Units Upon Completion 11,500 people	Total \$36,310

Centralville Neighborhood Action Group – Neighborhood Beautification

Applicant's Name	Centralville Neighborhood Action Group
Priority Need	Goal C: Promote neighborhood stabilization initiatives.
Consolidated Plan Objective/s	1) Neighborhood revitalization strategies
Project Title	Neighborhood Beautification program
Project Description	CDBG funds will be utilized to assist the Centralville Neighborhood Action Group in neighborhood beautification projects, such as the planting of flowers and shrubs in public spaces throughout the Centralville neighborhood. In addition, funds will be used to support the organization's general operating costs associated with these projects.
Target Population	Low to moderate-income residents of Lowell's Centralville neighborhood.
Goals/Performance Measures	<ul style="list-style-type: none"> Complete gardening and neighborhood beautification efforts to help improve the quality of life of neighborhood residents.
Location	26 Fremont Street, Lowell, MA 01850

Objective Number Goal C, No. 1	Project ID 12	Funding Sources: CDBG \$1,560
HUD Matrix Code 03	CDBG Citation 570.201(c)	
Type of Recipient Subrecipient Private	CDBG National Objective LMA	HOPWA
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula \$1,560
Performance Indicator Public facility	Annual Units 5 public facilities	Prior Year Funds Assisted Housing PHA
Local ID RFP #65	Units Upon Completion 5 public facilities	Other Funding
		Total \$1,560

Christmas in April Lowell – Rebuilding Day

Applicant's Name	Christmas in April Lowell
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing.
Consolidated Plan Objective/s	6) Upgrade the quality and quantity of affordable housing stock.
Project Title	Rebuilding Day
Project Description	The funds will provide support services for rehabilitation efforts on 10-15 single-family homes of low-income households throughout the City of Lowell. The program will address code issues and a variety of both interior and exterior work. Funds will be used for administration of program, uniforms and portable restroom facilities.
Target Population	Low-income senior citizens and disabled homeowners in Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> The program will provide services and rehabilitation work to 10-15 properties. This will restore liveable conditions for that number of families. In addition, it will improve conditions in the targeted neighborhoods.
Location	This is a Citywide program with particular emphasis in the Acre, Lower Highlands and Lower Centralville neighborhoods.

Objective Number Goal A, No. 6	Project ID 13	Funding Sources: CDBG \$10,000
HUD Matrix Code 14A	CDBG Citation 570.201(a)(1)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMH	HOPWA Total Formula \$10,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator Housing units	Annual Units 15 housing units	PHA Other Funding \$9,300
Local ID RFP #21	Units Upon Completion 15 housing units	Total \$19,300

City of Lowell, Council on Aging – Programs and Services

Applicant's Name	City of Lowell, Council on Aging
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	2) To provide recreational, educational and outreach programs for the elderly
Project Title	Programs and Services
Project Description	The Lowell Council on Aging provides services of nutrition, health, recreation, transportation, information and referrals to the elderly residents of Lowell. The Senior Center is open Monday through Friday from 6:30 a.m. to 4:00 p.m., and Saturdays, Sundays and Monday holiday's from 8:00 a.m. to 4:00 p.m. The center offers many various programs, such as lunches, meals on wheels, game room, exercise classes, outreach, etc.
Target Population	Senior citizens of Lowell ranging from 60 years of age and over. A large percentage of clients are residents of public housing and/or are considered to be low income.
Goals/Performance Measures	<ul style="list-style-type: none"> Serve at least 10,000 Lowell residents that are over the age of 55 years. Lowell Council on Aging serves approximately 200-300 seniors per day.
Location	276 Broadway Street, Lowell, MA 01854

Objective Number Goal E, No. 2	Project ID 14	Funding Sources: CDBG \$25,000
HUD Matrix Code 05A	CDBG Citation 570.201(e)	ESG
Type of Recipient Local government	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 10,000 people	Total Formula \$25,000
Local ID RFP #54	Units Upon Completion 10,000 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$327,532
		Total \$352,532

City of Lowell, Council on Aging – Senior Center Lease

Applicant's Name	City of Lowell, Council on Aging
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	2) To provide recreational, educational and outreach programs for the elderly
Project Title	Senior Center Lease
Project Description	CDBG funding will be used for the FY 2004-05 payments required under the long-term lease agreement signed by the City of Lowell and City Barns, LLC, the developers and lessors of the new facility. The lease agreement provides for the ultimate acquisition of the facility by the City upon completion of the lease term for the price of \$1.
Target Population	Senior citizens of Lowell ranging from 60 years of age and over. A large percentage of clients are residents of public housing and/or are considered to be low income.
Goals/Performance Measures	<ul style="list-style-type: none"> Serve at least 10,000 Lowell residents that are over the age of 55 years. Fulfill terms of the lease in order for the City of Lowell to acquire the building in 20 years.
Location	276 Broadway Street, Lowell, MA 01854

Objective Number Goal E, No. 2	Project ID 15	Funding Sources: CDBG	\$366,030
HUD Matrix Code 01	CDBG Citation 570.201(a)	ESG	
Type of Recipient Local government	CDBG National Objective LMC	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator Public facilities	Annual Units 1 public facility	Total Formula	\$366,030
Local ID RFP #41	Units Upon Completion 1 public facility	Prior Year Funds	\$447,120
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$813,150

City of Lowell, DNS – Graffiti Removal Program

Applicant's Name	City of Lowell, Division of Neighborhood Services (DNS)
Priority Need	Goal C: Promote neighborhood stabilization objectives
Consolidated Plan Objective/s	1) Elimination of slum and blight 2) Neighborhood revitalization strategies
Project Title	Graffiti Removal Program
Project Description	<p>The Graffiti Removal Program is a City-managed mechanism for removing graffiti on private property, enhancing the efforts of Lowell's Health Inspectors to enforce the City's graffiti ordinance and also assist the City's public property removal program. Funds will be used for personnel costs associated with graffiti removal as well as supplies (i.e. paint and graffiti removal chemicals), mileage and photocopying (program brochures). DNS is successfully working with other City departments and community organizations to develop a comprehensive approach to graffiti removal from public and private property and work towards the elimination of slum and blight from the neighborhoods.</p>
Target Population	Residents of Lowell's low to moderate-income neighborhoods.
Goals/Performance Measures	<ul style="list-style-type: none"> A total of approximately 100 private properties throughout the Lowell will have graffiti removed during FY2004-05, in addition to publicly owned properties.
Location	375 Merrimack Street, Lowell, MA 01852

Objective Number Goal C, No. 1 & 2	Project ID 16	Funding Sources: CDBG \$10,000
HUD Matrix Code 14A	CDBG Citation 570.202(a)(1)	
Type of Recipient Local government	CDBG National Objective LMH	ESG HOME HOPWA
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula \$10,000 Prior Year Funds Assisted Housing
Performance Indicator Housing units	Annual Units 100 housing units	PHA Other Funding
Local ID RFP #37	Units Upon Completion 100 housing units	Total \$10,000

City of Lowell, DNS – Neighborhood Partnership Program (NPP)

Applicant's Name	City of Lowell, Division of Neighborhood Services (DNS)
Priority Need	Goal C: Promote neighborhood stabilization objectives
Consolidated Plan Objective/s	1) Elimination of slum and blight 2) Neighborhood revitalization strategies
Project Title	Neighborhood Partnerships Program (NPP)
Project Description	The Neighborhood Partnership Program (NPP) serves residents living in low to moderate-income neighborhoods. NPP does so by assisting neighborhood associations in planning and implementing CDBG funded projects in eligible neighborhood areas. The DNS Asst. Coordinator is responsible for the day-to-day activities of this program, which includes monitoring neighborhood-based projects, such as the Car Condo project, the Graffiti Removal Program and Neighborhood Impact Team activities.
Target Population	Residents of Lowell's neighborhoods
Goals/Performance Measures	<ul style="list-style-type: none"> Improve the quality of life in Lowell's low to moderate income neighborhoods Actively involve residents in planning and implementing neighborhood improvement projects. Remove graffiti and other forms of slum and blight from Lowell's neighborhoods.
Location	375 Merrimack Street, Lowell, MA 01852

Objective Number Goal C, No. 1-2	Project ID 17	Funding Sources: CDBG	\$37,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG	
Type of Recipient Local government	CDBG National Objective LMA	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator People	Annual Units 20,000 people	Total Formula	\$37,000
Local ID RFP #36	Units Upon Completion 20,000 people	Prior Year Funds Assisted Housing PHA Other Funding	\$11,655
		Total	\$48,655

City of Lowell, DPD – Acre Urban Revitalization and Development Plan

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing
Consolidated Plan Objective/s	2) Neighborhood revitalization strategies
Project Title	Acre Urban Revitalization and Development Plan – Acquisition and Rehabilitation
Project Description	CDBG funds will be used to acquire, rehab, and build new homes that will be targeted for low and moderate-income families, providing housing opportunities for residents of the Acre neighborhood and other low/mod residents of Lowell.
Target Population	The target area is primarily within Census Tract 3111, which is within the Enterprise and Renewal Community areas, and has sites within its boundaries that have been the focus of Brownfield redevelopment areas. Within this Census Tract, 73.5% of the total population is considered to be of low to moderate income.
Goals/Performance Measures	<ul style="list-style-type: none"> The City of Lowell intends to create 62 residential owner occupied and renter units.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal A, No. 2	Project ID 18	Funding Sources: CDBG	
HUD Matrix Code 12	HOME Citation 92.202(a)(2)	ESG	
Type of Recipient Local government	National Objective LMH	HOME	\$293,200
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator Housing units	Annual Units 62 housing units	Total Formula	\$293,200
Local ID RFP #125	Units Upon Completion 250 housing units	Prior Year Funds Assisted Housing	\$475,000
		PHA	
		Other Funding	\$582,600
		Total	\$1,350,800

City of Lowell, DPD – Acre Urban Revitalization and Development Plan - Relocation

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	Goal C: Promote neighborhood stabilization objectives
Consolidated Plan Objective/s	2) Neighborhood revitalization strategies
Project Title	Relocation – Soucy Ironworks
Project Description	CDBG funds will be utilized for the relocation of Soucy Ironworks so the site can be redeveloped as affordable housing. Mr. Soucy is a pre-qualified developer under the Acre Plan and will construct the subdivision according to the Plan at an estimated cost of \$3.6 million.
Target Population	The area will be well served by the elimination of the slum and blighting influences of decayed properties and vacant land. The target area is primarily within Census Tract 3111 and the Enterprise Community Zone, is an Economic Opportunity Area, and has sites within its boundaries that have been the focus of Brownfield efforts. The estimated population of the area is 2,991.
Goals/Performance Measures	<ul style="list-style-type: none"> Once completed, the project will create 29 housing units, retain 18 jobs, create 60 temporary jobs and assist one business.
Location	234 Mt. Vernon Street and 458 Broadway Street, Lowell, MA 01854

Objective Number Goal C, No. 2	Project ID 19	Funding Sources: CDBG \$50,000 ESG HOME HOPWA
HUD Matrix Code 08	CDBG Citation 570.201(i)	
Type of Recipient Local government	CDBG National Objective SBS	Total Formula \$50,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator Businesses	Annual Units 1 business	PHA Other Funding \$600,000
Local ID RFP #128	Units Upon Completion 1 business	Total \$650,000

City of Lowell, DPD – Administration of the CDBG Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	Program Administration
Consolidated Plan Objective/s	Program Administration
Project Title	Administration of the Community Development Block Grant (CDBG) Program
Project Description	Administration funds will be used to provide management, compliance and planning activities for the City of Lowell's Community Development Block Grant (CDBG) program.
Target Population	Program will serve Lowell residents of low or moderate incomes – at or below 80% of the Area Median Income (AMI). The FY 2004 AMI for the Lowell, MA-NH Primary Metropolitan Statistical Area is \$80,000.
Goals/Performance Measures	<ul style="list-style-type: none"> Administration will work to assist the goals and objectives outlined in this plan and the FY 2000-05 Consolidated Plan and subsequent Annual Action Plans for the City of Lowell.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Not applicable	Project ID 20	Funding Sources: CDBG	\$640,000
HUD Matrix Code 21A	CDBG Citation 570.206	ESG	
Type of Recipient Local government	CDBG National Objective Not applicable	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator Not applicable	Annual Units Not applicable	Total Formula	\$640,000
Local ID RFP #121	Units Upon Completion Not applicable	Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$640,000

City of Lowell, DPD – Administration of ESG Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	Goal D: Improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers
Consolidated Plan Objective/s	Program administration
Project Title	Administration of the Emergency Shelter Grant (ESG) program
Project Description	Administration funds will be used to provide management, compliance and planning activities for the City of Lowell's ESG program.
Target Population	Program will serve Lowell residents of low or moderate incomes – at or below 80% of the Area Median Income (AMI). The FY 2004 AMI for the Lowell, MA-NH Primary Metropolitan Statistical Area is \$80,000.
Goals/Performance Measures	<ul style="list-style-type: none"> Administration will work to assist the goals and objectives outlined in this plan and the FY 2000-05 Consolidated Plan for the City of Lowell.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal D	Project ID 21	Funding Sources: CDBG
HUD Matrix Code 21A	ESG Citation 572.21(a)	ESG \$5,178
Type of Recipient Local government	National Objective Not applicable	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Not applicable	Annual Units Not applicable	Total Formula \$5,178
Local ID RFP #122	Units Upon Completion Not applicable	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding
		Total \$5,178

City of Lowell, DPD – Administration of HOME Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing
Consolidated Plan Objective/s	Program administration
Project Title	Administration of the Home Investment Partnerships Program (HOME)
Project Description	Administration funds will be used to provide management, compliance and planning activities for the City of Lowell's HOME program.
Target Population	Program will serve Lowell residents of low or moderate incomes – at or below 80% of the Area Median Income (AMI). The FY 2004 AMI for the Lowell, MA-NH Primary Metropolitan Statistical Area's is \$80,000.
Goals/Performance Measures	<ul style="list-style-type: none"> Administration will work to assist the goals and objectives outlined in this plan and the FY 2000-05 Consolidated Plan for the City of Lowell.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal A	Project ID 22	Funding Sources: CDBG ESG HOME \$141,200 HOPWA Total Formula \$141,200 Prior Year Funds Assisted Housing PHA Other Funding Total \$141,200	
HUD Matrix Code 21H	HOME Citation 92.207(a)		
Type of Recipient Local government	National Objective Not applicable		
Start Date 07/01/2004	Completion Date 06/30/2005		
Performance Indicator Not applicable	Annual Units Not applicable		
Local ID RFP #123	Units Upon Completion Not applicable		

City of Lowell, DPD – Demolition Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need <i>Goal C: Promote Neighborhood Stabilization</i>	
Consolidated Plan Objective/s 1) Elimination of slum and blight	
Project Title Demolition Program	
Project Description A demolition review committee identifies properties that present the most significant problems with respect to health and safety. The list is reviewed by the City Manager, and then the City Council reviews the list and votes an order of demolition. The project will seek to eliminate slum and blight by the selective demolition of vacant and abandoned properties.	
Target Population Troubled, vacant and/or abandoned properties throughout the City of Lowell with major health and safety violations.	
Goals/Performance Measures <ul style="list-style-type: none"> Eliminate at least three (3) troubled, vacant and/or abandoned properties in Lowell 	
Location JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852	

Objective Number Goal C, No. 1	Project ID 23	Funding Sources: CDBG \$30,000
HUD Matrix Code 4	CDBG Citation 570.202(f)	ESG
Type of Recipient Local government	CDBG National Objective LMH	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Housing	Annual Units 3 housing units	Total Formula \$30,000
Local ID RFP #25	Units Upon Completion 3 housing units	Prior Year Funds Assisted Housing
		PHA
		Other Funding
		Total \$30,000

City of Lowell, DPD – Emergency Housing Repair Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing.
Consolidated Plan Objective/s	6) Upgrade the quality and quantity of affordable housing stock.
Project Title	Emergency Housing Repair Program
Project Description	The program provides home repair assistance to households with problems of an emergency nature, which is confirmed by the Housing Technician at the City of Lowell's Division of Planning and Development upon inspection. Emergency rehab cases represent an imminent threat to human health and/or safety. The Housing Technician puts the emergency cases out to bid to qualified contractors, which will repair the emergency.
Target Population	Low and moderate-income single-family homeowners with emergency repair issues.
Goals/Performance Measures	<ul style="list-style-type: none"> Serve approximately 12 households in the City of Lowell with emergency rehab assistance.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal A, No. 6	Project ID 24	Funding Sources: CDBG \$35,127
HUD Matrix Code 14A	CDBG Citation 570.202(f)	ESG
Type of Recipient Local government	CDBG National Objective LMH	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Housing units	Annual Units 12 housing units	Total Formula \$35,127
Local ID RFP #11	Units Upon Completion 12 housing units	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding
		Total \$35,127

City of Lowell, DPD – First Time Homebuyer Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing
Consolidated Plan Objective/s	1) Increasing home ownership
Project Title	First Time Homebuyer Program
Project Description	The First Time Homebuyer program provides funding for the required down payment and closing costs in an amount not to exceed \$10,000 for first time homebuyers whose total family income is in the range from 30-80% of the Area Median Income for the Greater Lowell area.
Target Population	Low to moderate-income first time homebuyers purchasing a 1-4 family home in Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> Assist at least 50 families in purchasing their own home in the City of Lowell.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal A, No. 1	Project ID 25	Funding Sources: CDBG	
HUD Matrix Code 13	HOME Citation 92.254(a)	ESG	
Type of Recipient Local government	National Objective LMH	HOME	\$374,494
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator Households	Annual Units 50 households	Total Formula	\$374,494
Local ID RFP #4	Units Upon Completion 50 households	Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$374,494

City of Lowell, DPD – Hampshire/Jewett/Bridge Intersection Improvements

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	Goal C: Promote Neighborhood Stabilization
Consolidated Plan Objective/s	4) Upgrade public infrastructure
Project Title	Hampshire/Jewett/Bridge Intersection Improvements
Project Description	The project involves the construction of crosswalks and the strategic widening of sidewalks at the intersection of Jewett, Hampshire, Bridge, and 18 th Streets in the Centralville neighborhood, in order to reduce negative traffic impacts on the residential neighborhood and increase pedestrian safety near a major bus stop.
Target Population	Residents of Lowell who take the LRTA bus to and from Centralville, as well as those who utilize the sidewalks along Bridge Street. The population of LRTA riders is weighted towards the elderly and disabled and those of low to moderate incomes. In addition, this neighborhood falls within a prioritized area for CDBG funds.
Goals/Performance Measures	<ul style="list-style-type: none"> The realigned road will require slower speeds to negotiate the turn from Bridge Street onto Jewett and Hampshire Street, resulting in a safer atmosphere for pedestrians. Create shorter crosswalks that are more visible to pedestrians and drivers.
Location	The intersection(s) of Jewett, Hampshire, Bridge and 18 th Streets in Lowell's Centralville neighborhood.

Objective Number Goal C, No. 4	Project ID 26	Funding Sources: CDBG \$60,000
HUD Matrix Code 03K	CDBG Citation 570.201(c)	ESG
Type of Recipient Local government	CDBG National Objective LMA	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 1,922 People	Total Formula \$60,000
Local ID RFP #84	Units Upon Completion 1,922 People	Prior Year Funds \$13,500
		Assisted Housing
		PHA
		Other Funding \$24,500
		Total \$98,000

City of Lowell, DPD – HOMEWORKS Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing
Consolidated Plan Objective/s	1) Increasing home ownership 6) Upgrade the quality and quantity of affordable housing stock
Project Title	HOMEWORKS Program
Project Description	The HOMEWORKS program is in its fifth year of providing new and improved housing for first time homebuyers. The program consists of rehabilitating existing tax title properties owned by the City of Lowell. These properties are then sold to a first time homebuyer, which provides a home to low and moderate-income families and puts the property back on the City of Lowell's tax roll.
Target Population	Low to moderate income families
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide five units of housing to low-income families in the City of Lowell. • Upgrade the quality of affordable housing in targeted neighborhood areas. • Create affordable home ownership opportunities for low to moderate-income families.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal A, No. 1 and 6	Project ID 27	Funding Sources: CDBG	
HUD Matrix Code 10	HOME Citation 92.206	ESG	
Type of Recipient Local government	National Objective LMH	HOME	\$104,172
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator Housing units	Annual Units 5 housing units	Total Formula	\$104,172
Local ID RFP #10	Units Upon Completion 5 housing units	Prior Year Funds Assisted Housing	
		PHA Other Funding	
		Total	\$104,172

City of Lowell, DPD – Housing Rehabilitation Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing
Consolidated Plan Objective/s	6) Upgrade the quality and quantity of affordable housing stock.
Project Title	Housing Rehabilitation Program
Project Description	The City of Lowell's Housing Rehabilitation Program, coordinated by the Division of Planning and Development, provides assistance to low and moderate-income single-family homeowners. The program focuses on upgrading safety and health violations throughout the structure.
Target Population	Low to moderate income single family homeowners in Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> Improve the quality and standards of housing in the community and create opportunities for continued homeownership in the City of Lowell. Rehab at least 20 single-family housing units in the City of Lowell.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal A, No. 6	Project ID 28	Funding Sources: CDBG \$140,000 ESG HOME HOPWA Total Formula \$140,000 Prior Year Funds Assisted Housing PHA Other Funding Total \$140,000
HUD Matrix Code 14A	CDBG Citation 570.202	
Type of Recipient Local government	CDBG National Objective LMH	
Start Date 07/01/2004	Completion Date 06/30/2005	
Performance Indicator Housing units	Annual Units 20 housing units	
Local ID RFP #9	Units Upon Completion 20 housing units	

City of Lowell, DPD – JAM Plan, Section 108 Debt Service

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal B:</i> Increase economic opportunities for people of low to moderate income.
Consolidated Plan Objective/s	2) Development of economic opportunity areas.
Project Title	JAM Plan – Section 108 Debt Service
Project Description	CDBG funds would be utilized to pay the debt service on a \$2.5 million Section 108 Loan through the U.S. Department of Housing and Urban Development (HUD). Section 108 funds would be used to acquire and assemble land within the Jackson/Appleton/Middlesex (JAM) Urban Revitalization and Development Plan, an urban renewal plan that has been approved by the Commonwealth of Massachusetts and is currently being implemented in Lowell.
Target Population	Ninety-five percent (95%) of target area residents are of low to moderate income. The poverty rate for the JAM area is over 25%; unemployment rate in the JAM area is 3.9%.
Goals/Performance Measures	<ul style="list-style-type: none"> At least 1,000 jobs will be created through the development of this project. The project will help to reduce slum and blight in this area of Lowell.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852 – The JAM area consists primarily of Census Tracts 3119 and 3101.

Objective Number Goal B, No. 2	Project ID 29	Funding Sources: CDBG	\$204,000
HUD Matrix Code 01	CDBG Citation 570.201(a)	ESG HOME	
Type of Recipient Local government	CDBG National Objective LMA	HOPWA	
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula Prior Year Funds Assisted Housing	\$204,000
Performance Indicator People	Annual Units 3,633 people	PHA Other Funding	
Local ID RFP #76	Units Upon Completion 3,633 people	Total	\$204,000

City of Lowell, DPD – Landscape Improvement Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	Goal C: Promote Neighborhood Stabilization
Consolidated Plan Objective/s	2) Neighborhood revitalization strategies
Project Title	Landscape Improvement Program – Commercial Parking Lots
Project Description	Many commercial properties in Lowell's neighborhood have expansive areas of asphalt to fulfill their parking requirements, but they do not have the landscaping and screening required by the Lowell Zoning Code. As a result, they create a very negative impact on the abutting community. This program will attempt to bring these properties up to code with appropriate screening and landscaping.
Target Population	Property owners with commercial parking lots in Lowell's low to moderate income neighborhoods that do not have required screening and landscaping.
Goals/Performance Measures	<ul style="list-style-type: none"> Improve parking lots in order to offer immediate visual relief to abutters, improving the neighborhood images for residents and visitors.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal C, No. 2	Project ID 30	Funding Sources: CDBG \$10,000
HUD Matrix Code 17D	CDBG Citation 570.203(b)	ESG
Type of Recipient Local government	CDBG National Objective LMA	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Businesses	Annual Units 2 businesses	Total Formula \$10,000
Local ID RFP #24	Units Upon Completion 2 businesses	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding
		Total \$10,000

City of Lowell, DPD – Lead Abatement Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing
Consolidated Plan Objective/s	6) Upgrade the quality and quantity of affordable housing stock.
Project Title	Lead Abatement Program
Project Description	The Lowell Lead Abatement Program/Lead Hazard Control Grant Program, coordinated by the Division of Planning and Development, provides financial and technical assistance, which has provided Lowell residents with lead safe housing since 1997. Over 400 residential housing units have been de-leaded through these efforts. Financial assistance will be made available to 70 low to moderate income homeowners to de-lead their properties to protect children under the age of six years from the dangers of lead paint exposure.
Target Population	Property owners and low/mod residents of Lowell with housing units that have deteriorating lead paint issues.
Goals/Performance Measures	<ul style="list-style-type: none"> Improve the quality and standards of housing in the community and create opportunities for continued homeownership in the City of Lowell. Rehab at least 70 single-family housing units in the City of Lowell.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal A, No. 6	Project ID 31	Funding Sources: CDBG	\$314,033
HUD Matrix Code 14I	CDBG Citation 570.202(f)	ESG	
Type of Recipient Local government	CDBG National Objective LMH	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator Housing units	Annual Units 70 housing units	Total Formula	\$314,033
Local ID RFP #19	Units Upon Completion 70 housing units	Prior Year Funds Assisted Housing	
		PHA	
		Other Funding	\$2,050,000
		Total	\$2,364,033

City of Lowell, DPD – Renewal Community Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal B:</i> Increase economic opportunities for people of low to moderate incomes.
Consolidated Plan Objective/s	3) Provide technical assistance to small businesses and start-ups.
Project Title	Renewal Community Program
Project Description	This project will utilized CDBG funds for outreach and promotion of the Renewal Community Tax Incentives so that local businesses may take full advantage of the incentives available. Funds would be used for the production and distribution of RC informational materials to businesses and residents within the RC area, for training economic development staff and local economic development service partners on benefits and procedures of using the RC tax credits and for the continued implementation of the RC Tax Incentive Utilization Plan (TIUP).
Target Population	There are approximately 1,153 businesses and 34,607 residents in the Renewal community area. The Renewal Community area was designated based on characteristics of 1990 Census data, which shows that 20% or more of the households in the RC census tracts are at or below poverty level.
Goals/Performance Measures	<ul style="list-style-type: none"> This project will conduct at least one daylong training course to educate local tax professionals, service providers, and economic development agencies on the benefits and use of RC tax incentives. Development of RC marketing materials and fact sheets and a direct mail campaign to all RC businesses.
Location	1365 Middlesex Street, Lowell, MA 01851

Objective Number Goal B, No. 3	Project ID 32	Funding Sources: CDBG \$5,000 ESG HOME HOPWA
HUD Matrix Code 18B	CDBG Citation 570.201(p)	
Type of Recipient Local government	CDBG National Objective LMA	Total Formula \$5,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing PHA
Performance Indicator Businesses	Annual Units 1,153 businesses	Other Funding
Local ID RFP #74	Units Upon Completion 1,153 businesses	Total \$5,000

City of Lowell, DPD – Small Business Loan Pool

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal B:</i> Increase economic opportunities for people of low to moderate income.
Consolidated Plan Objective/s	4) Provide commercial/industrial loans.
Project Title	Small Business Assistance Fund
Project Description	This project seeks to create a source of funds that would be used for critical gap financing to businesses in need and real estate projects that are critically important to the City of Lowell and its neighborhoods. Funds would be used to attract additional investment toward properties that are distressed, historically significant or will convert vacant space into active commercial use. Loans would generally range between \$5,000 to \$25,000.
Target Population	Small businesses located throughout the City of Lowell with special emphasis given to projects in the Renewal Community (RC) area.
Goals/Performance Measures	<ul style="list-style-type: none"> This project will assist six businesses or real estate projects that would stabilize neighborhood business districts in need. At least three (3) projects will be targeted and made available to businesses located in the RC area. Fifteen (15) new jobs would be created collectively by the businesses that receive assistance; a majority of jobs created will be available to low and moderate-income residents of the City of Lowell.
Location	JFK Civic Center, 50 Arcand Drive, MA 01852

Objective Number Goal B, No. 4	Project ID 33	Funding Sources: CDBG \$5,000
HUD Matrix Code 18A	CDBG Citation 570.203(b)	ESG
Type of Recipient Local government	CDBG National Objective LMJ	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Jobs	Annual Units 15 jobs	Total Formula \$5,000
Local ID RFP #73	Units Upon Completion 15 jobs	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding
		Total \$5,000

City of Lowell, DPD – Technical Assistance Program

Applicant's Name	City of Lowell, Division of Planning and Development
Priority Need	<i>Goal B:</i> Increase economic opportunities for people of low to moderate income
Consolidated Plan Objective/s	3) Provide technical assistance to small businesses and start-ups
Project Title	Technical Assistance Program
Project Description	The Technical Assistance Program seeks to create opportunity for downtown and renewal community small and micro-business owners to access grant funds (up to \$5,000). The types of services that could be funded include, but would not be limited to professional accounting, marketing, design assistance, web/e-commerce development, legal services, training and merchandising. The program would enhance resources already available in Lowell's small business assistance network.
Target Population	Small and micro-businesses located in Lowell's Downtown and/or Renewal Community areas
Goals/Performance Measures	<ul style="list-style-type: none"> Assist at least 10 small businesses with grants of approximately \$5,000 each to help stabilize rising technical assistance charges for successful business growth. New jobs would be created collectively by the businesses that succeed in generating new growth utilizing updated technology.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal B, No. 3	Project ID 34	Funding Sources: CDBG \$50,000
HUD Matrix Code 18C	CDBG Citation 570.201(p)	ESG HOME
Type of Recipient Local government	CDBG National Objective LMA	HOPWA
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula \$50,000 Prior Year Funds Assisted Housing
Performance Indicator Businesses	Annual Units 10 businesses	PHA Other Funding
Local ID RFP #75	Units Upon Completion 10 businesses	Total \$50,000

City of Lowell, DPR – Billerica Street Park Project

Applicant's Name	City of Lowell, Department of Parks and Recreation
Priority Need	Goal C: Promote Neighborhood Stabilization
Consolidated Plan Objective/s	2) Neighborhood revitalization strategies
Project Title	Billerica Street Park Project
Project Description	This project will combine several small, vacant parcels of City-owned land to create a passive recreational green space along the Concord River and will contribute to the Concord River Greenway. The project will include landscaping, a gazebo, walkways and a canoe/kayak ramp. The project will have an immediate impact on the adjacent neighborhood and will improve access to recreational opportunities for all residents of Lowell.
Target Population	The passive recreational space provide by this project will serve the residents of the low/mod neighborhoods of Sacred Heart, which are adjacent to the Concord River, in addition to all Lowell residents by providing boat ramp and access to the Concord River Greenway.
Goals/Performance Measures	<ul style="list-style-type: none"> The project will produce one new City-owned, neighborhood park that will increase access to the Concord River.
Location	5-33 Billerica Street, Lowell, MA 01852

Objective Number Goal C, No. 2	Project ID 35	Funding Sources: CDBG \$45,000
HUD Matrix Code 03F	CDBG Citation 570.201(c)	ESG
Type of Recipient Local government	CDBG National Objective LMA	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Public facilities	Annual Units 1 public facility	Total Formula \$45,000
Local ID RFP #17	Units Upon Completion 1 public facility	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding
		Total \$45,000

City of Lowell, DPW – Street and Sidewalk Improvements

Applicant's Name	City of Lowell, Department of Public Works
Priority Need	Goal C: Promote Neighborhood Stabilization
Consolidated Plan Objective/s	4) Upgrade public infrastructure improvements
Project Title	Street and Sidewalk Improvements
Project Description	The age of the City of Lowell's infrastructure necessitates a continuous program of street and sidewalk reconstruction. In certain areas, the increase of pedestrian traffic requires the construction of new sidewalks where none currently exist. New regulations and awareness of the needs of the handicapped also require modifications to existing sidewalks.
Target Population	The Division of Planning and Development has identified priority areas – Census Block Groups with a low/mod population greater than 51% - for street and sidewalk improvements. Projects outside of these areas will be considered as well, as the total low/mod population for the City of Lowell, based on 2000 Census data, is 57.8%.
Goals/Performance Measures	<ul style="list-style-type: none"> Promote safe passage of pedestrians and vehicles, as well as improving the aesthetics of priority areas in various locations throughout the City of Lowell.
Location	1365 Middlesex Street, Lowell, MA 01851

Objective Number Goal C, No. 4	Project ID 36	Funding Sources: CDBG \$ 75,000
HUD Matrix Code 03K	CDBG Citation 570.201(c)	ESG HOME
Type of Recipient Local government	CDBG National Objective LMA	HOPWA
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula \$75,000
Performance Indicator People	Annual Units 5,000 People	Prior Year Funds Assisted Housing
Local ID RFP #120	Units Upon Completion 5,000 People	PHA Other Funding
		Total \$75,000

City of Lowell, Health Department – Asbestos Removal

Applicant's Name	City of Lowell, Health Department
Priority Need	Goal C: Promote neighborhood stabilization
Consolidated Plan Objective/s	4) Upgrade public safety services/facilities
Project Title	Asbestos Removal at the Health Department
Project Description	The building now occupied by the City of Lowell's Health Department has exterior asbestos siding, which is significantly damaged and is a hazard to the occupants and to the neighborhood. The proposed activity is to remove the asbestos siding on this historic building, located at 341 Pine Street, and restore and paint the original wood siding in a historically appropriate color.
Target Population	Employees of the Health Center and surrounding neighborhood residents, in addition to all Lowell residents that are served by the Health Center.
Goals/Performance Measures	<ul style="list-style-type: none"> Historical renovation of the Health Center as a benefit of removing a major safety hazard to staff, visitors and neighborhood residents.
Location	341 Pine Street, Lowell, MA 01851

Objective Number Goal C, No. 4	Project ID 37	Funding Sources: CDBG \$20,000
HUD Matrix Code 03	CDBG Citation 570.202(d)	ESG
Type of Recipient Local government	CDBG National Objective LMA	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Public facilities	Annual Units 1 public facility	Total Formula \$20,000
Local ID RFP #90	Units Upon Completion 1 public facility	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding
		Total \$20,000

City of Lowell, Health Department – Health Inspectors

Applicant's Name	City of Lowell, Health Department
Priority Need	Goal A: Increase and upgrade the supply of affordable housing
Consolidated Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supporting services
Project Title	Health Inspectors
Project Description	The CDBG grant will be used to pay salary expenses of three health inspectors that will inspect dwelling units in neighborhood priority areas to ensure compliance with the State Sanitary Code. Inspectors respond as needed to complaints of residents whose housing units are not in compliance with health and sanitary codes, and they will also inspect food establishments and food-related start-up businesses. Their work helps to maintain and improve the quality of life for residents of Lowell's low to moderate-income neighborhoods.
Target Population	Low and moderate-income persons and/or neighborhoods.
Goals/Performance Measures	<ul style="list-style-type: none"> Conduct 3,240 inspections (90 inspections per month for each inspector), including housing, health, and local ordinance inspections in neighborhood priority areas – areas with high percentages of low/mod residents, renter households, and overcrowded dwelling units.
Location	341 Pine Street, Lowell, MA 01851

Objective Number Goal A, No. 1	Project ID 38	Funding Sources: CDBG	\$105,000
HUD Matrix Code 15	CDBG Citation 570.202(c)	ESG	
Type of Recipient Local government	CDBG National Objective LMA	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator Housing units	Annual Units 3,250 housing units	Total Formula	\$105,000
Local ID RFP #39	Units Upon Completion 3,250 housing units	Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$105,000

City of Lowell, Hunger Homeless Commission – Emergency Housing Program

Applicant's Name	City of Lowell, Hunger Homeless Commission
Priority Need	Goal D: Improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers
Consolidated Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supporting services
Project Title	Emergency Housing Program
Project Description	Funding to provide immediate short-term housing for families and individuals who have no other alternative. A hotel stay will be provided for those who are homeless on a short-term basis when local shelters are full and other resources are not available. All other avenues will be exhausted before the expenditure of these funds.
Target Population	Homeless individuals and families
Goals/Performance Measures	<ul style="list-style-type: none"> Provide temporary housing assistance for at least 100 individuals in need.
Location	341 Pine Street, Lowell, MA 01851

Objective Number Goal D, No. 1	Project ID 39	Funding Sources: CDBG \$5,000 ESG HOME HOPWA Total Formula \$5,000 Prior Year Funds Assisted Housing PHA Other Funding Total \$5,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	
Type of Recipient Local government	CDBG National Objective LMC	
Start Date 07/01/2004	Completion Date 06/30/2005	
Performance Indicator People	Annual Units 100 people	
Local ID RFP #43	Units Upon Completion 100 people	

The Community Family, Inc. – Alzheimer’s Adult Day Health Center

Applicant’s Name	The Community Family, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs for the elderly.
Project Title	Alzheimer’s Adult Day Health Center
Project Description	This project involves the construction of a state-of-the-art adult day health center, which will enable the Community Family, Inc. to provide enhanced services to a much larger group of elders and disabled adults. While the center will specialize in Alzheimer’s care, it will also provide a traditional adult day health program for frail elders and will house a cognitive assessment and diagnostic service. In addition, the project will also eliminate a source of urban blight by historically restoring an abandoned and deteriorating building. The funds will support the increased costs of renovating the building whose structural disrepair is extensive.
Target Population	Low to moderate-income elders that have Alzheimer’s or another memory disorder and frail elders with other chronic medical conditions.
Goals/Performance Measures	<ul style="list-style-type: none"> • Renovate building eliminating a source of urban blight. • Improve the aesthetics of the new Senior Center complex. • Open new expanded state-of-the-art center in December 2004. • Double current daily capacity eliminating current waiting list.
Location	236-248 Broadway Street, Lowell, MA

Objective Number Goal E, No. 1	Project ID 40	Funding Sources: CDBG \$15,000
HUD Matrix Code 03P	CDBG Citation 570.201(c)	ESG
Type of Recipient Subrecipient private	CDBG National Objective LMA	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Public facilities	Annual Units 1 public facility	Total Formula \$15,000
Local ID RFP #110	Units Upon Completion 1 public facility	Prior Year Funds \$50,000
		Assisted Housing
		PHA
		Other Funding \$985,000
		Total \$1,050,000

Community Teamwork, Inc. – ACE Program

Applicant's Name	Community Teamwork, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	2) To provide recreational, educational and outreach programs for the elderly
Project Title	Advocacy Corps for Elders (ACE)
Project Description	Advocacy Corps for Elders (ACE) are seniors 55 and older who will be trained to assist and provide access to the resolution of legal problems to the increasing population of low-income elderly in the City of Lowell. The ACE will provide services such as transportation, guidance and support during times of housing search and legal matters. The main issues addressed in this program will be housing, homelessness, advocacy and immigration.
Target Population	Low to moderate-income seniors that are 55 years of age and over who are in need of an advocate to help them access services.
Goals/Performance Measures	<ul style="list-style-type: none"> At least 200 seniors will have access to legal assistance. 25 seniors will remain in place in their own homes. 2,000 hours of volunteers support will be dedicated to helping seniors understand and navigate the network of elder services.
Location	167 Dutton Street, Lowell, MA 01854

Objective Number Goal E, No. 2	Project ID 41	Funding Sources: CDBG \$7,000
HUD Matrix Code 05G	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$7,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 200 people	PHA Other Funding \$4,045
Local ID RFP #7	Units Upon Completion 200 People	Total \$11,045

Community Teamwork, Inc. – Emergency Shelters

Applicant's Name	Community Teamwork, Inc. (CTI)
Priority Need	Goal D: Improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers
Consolidated Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supporting services
Project Title	Emergency Shelter Operating Expenses
Project Description	As a family shelter sponsor for over 20 years, Community Teamwork, Inc. has assisted hundreds of homeless families to find decent, safe and affordable housing, develop the means to pay for it and remain permanently housed. ESG funds will be utilized to pay a portion of utility operating costs for two emergency shelters for homeless families, Merrimack House and Milly's Place, and will make various improvements to the shelters to enable staff and residents to work together more efficiently and safely to enable the residents to find permanent housing.
Target Population	Homeless families – the program primarily serves single mothers with children.
Goals/Performance Measures	<ul style="list-style-type: none"> Assist at least 72 homeless parents and children with finding permanent housing, the means to pay rent and the skills to maintain permanent housing.
Location	360 Pawtucket Street and 423 Pawtucket Street, Lowell, MA 01854

Objective Number Goal D, No. 1	Project ID 42	Funding Sources: CDBG	
HUD Matrix Code 03T	ESG Citation 576.21(a)	ESG	\$15,000
Type of Recipient Subrecipient Private	National Objective LMC	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator People	Annual Units 72 people	Total Formula	\$15,000
Local ID RFP #87	Units Upon Completion 72 people	Prior Year Funds Assisted Housing	
		PHA	
		Other Funding	\$594,456
		Total	\$609,456

Community Teamwork, Inc. – Energy Repairs

Applicant's Name	Community Teamwork, Inc.
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing.
Consolidated Plan Objective/s	6) Upgrade the quality and quantity of affordable housing stock.
Project Title	Energy Repairs Program (Weatherization)
Project Description	CDBG funding will be utilized to make home repairs for low to moderate income homeowners in Lowell, including but not limited to the following: inspection repair and or removal of knob and tube wiring before insulation is added to a home; roof repairs, removal of asbestos when replacing a heating system; replacement of faulty radiant heat baseboards and duct work; repair of defective cellar stairs needed to access heating system; repairs to bulkhead to improve access to cellar and retain heat; removal of oil tanks when gas heating system is installed water heaters.
Target Population	Low income families at or below 60% of the area median income that own homes in the City of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> Assist 50 low-income households by providing funding for repairs and upgrades, as described above.
Location	517 Moody Street Lowell, MA 01852

Objective Number Goal A, No. 6	Project ID 43	Funding Sources: CDBG \$10,000
HUD Matrix Code 14F	CDBG Citation 570.202(a)(1)	ESG
Type of Recipient Private subrecipient	CDBG National Objective LMH	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Housing units	Annual Units 50 housing units	Total Formula \$10,000
Local ID RFP #83	Units Upon Completion 50 housing units	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$712,750
		Total \$722,750

Community Teamwork, Inc. – Fair Housing Consumer Education

Applicant's Name	Community Teamwork, Inc. (CTI)
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing.
Consolidated Plan Objective/s	3) Increase housing options for persons of low income within targeted neighborhoods.
Project Title	Fair Housing Consumer Education
Project Description	CDBG funds will be used to assist housing consumers in overcoming discrimination that would prevent them from buying or renting housing. Participants in CTI's Section 8 Homeownership program and other first time homebuyers will be assisted to purchase any house for which they have adequate funds without discrimination. Homeless families and individuals and those at risk of homelessness will be assisted in finding first and last month's rent, security deposits, other necessary funds and to rent units without discrimination through the Stabilized Housing for Individuals and Families in Transition (SHIFT) program under development by a coalition of local housing and other related programs at the local, state and federal level.
Target Population	Low and moderate income residents of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> At least 100 homeless or at-risk families will be assisted to find permanent housing.
Location	167 Dutton Street, Lowell, MA 01852

Objective Number Goal A, No. 3	Project ID 44	Funding Sources: CDBG \$30,000
HUD Matrix Code 05J	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA Total Formula \$30,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 100 people	PHA Other Funding \$44,000
Local ID RFP #119	Units Upon Completion 100 people	Total \$74,000

Community Teamwork, Inc. – Lowell Small Business Assistance Center (SBA)

Applicant's Name	Community Teamwork, Inc. (CTI)
Priority Need	<i>Goal B:</i> Increase economic opportunities for people of low to moderate income.
Consolidated Plan Objective/s	3) Provide technical assistance to small businesses and start-ups.
Project Title	Lowell Small Business Assistance Center
Project Description	CDBG funds will be used to support the activities of the Lowell Small Business Assistance Center, which includes the Right Start© Program, seminars for existing businesses, counseling for new entrepreneurs and for existing businesses, crisis intervention and to support economic development activities in Lowell.
Target Population	Low and moderate-income adults residing in Lowell with particular emphasis on the minority/immigrant communities and the Renewal Community area.
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide business assistance services to at least 400 people • Assist persons to start at least 50 businesses and created at least 90 jobs during FY 2004-05.
Location	169 Merrimack Street, 3 rd Floor, Lowell, MA 01852 and (After March 30 th) 88 Middle Street, 2 nd Floor

Objective Number Goal B, No. 3	Project ID 45	Funding Sources: CDBG \$65,000
HUD Matrix Code 18B	CDBG Citation 570.201(o)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMCSV	HOPWA Total Formula \$65,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator Businesses	Annual Units 50 businesses	PHA Other Funding \$110,600
Local ID RFP #86	Units Upon Completion 50 businesses	Total \$175,600

Community Teamwork, Inc. - Suitability

Applicant's Name	Community Teamwork, Inc.
Priority Need	Goal C: Promote Neighborhood Stabilization
Consolidated Plan Objective/s	5) Provide personal development services to "Enterprise Community" neighborhood residents.
Project Title	Suitability, Inc.
Project Description	Suitability, Inc. provides free interview/work clothing to low-income women, free professional development, and appearance workshops, a Steps to Success mentor program and computer access through a drop-in center. CDBG funds will be used for the Executive Director's salary.
Target Population	Low income women from the City of Lowell searching for employment opportunities
Goals/Performance Measures	<ul style="list-style-type: none"> Provide 100-150 low-income women with clothing and other employment-related tools in partnership with their training programs to insure a positive outcome in their search for employment and job retention.
Location	379 Central Street, Lowell, MA 01852

Objective Number Goal C, No. 5	Project ID 46	Funding Sources: CDBG \$20,000
HUD Matrix Code 05H	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 125 people	Total Formula \$20,000
Local ID RFP #1	Units Upon Completion 125 people	Prior Year Funds Assisted Housing
		PHA
		Other Funding \$53,480
		Total \$73,480

Cultural Organization of Lowell – Artist Housing Development

Applicant's Name	Cultural Organization of Lowell (COOL)
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing.
Consolidated Plan Objective/s	6) Upgrade the quality and quantity of affordable housing stock.
Project Title	Artist Housing Development
Project Description	CDBG funds will be used to assist the Cultural Organization of Lowell (COOL) in providing grant funds to rehabilitate and/or develop affordable artist live/work spaces in the City of Lowell's two urban renewal plans: the Acre and JAM areas. This is a one-time request to help catalyze the development of affordable artist live/work spaces. Grant amounts will be limited to \$20,000 per unit of live/work space. Both artists and developers will be eligible to apply. The terms of affordability (income limits, number of years, etc.) will be determined by members of the COOL Board of Directors on a per-project basis and will be consistent with CDBG guidelines.
Target Population	Low to moderate-income artists seeking affordable live/work space in the City of Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> Create three (3) affordable live/work spaces within the City of Lowell during FY 2004-05.
Location	The Acre and JAM Urban Renewal areas in the City of Lowell; Census Tracts 3111 and 3101

Objective Number Goal A, No. 6	Project ID 47	Funding Sources: CDBG \$35,000 ESG HOME HOPWA Total Formula \$35,000 Prior Year Funds Assisted Housing PHA Other Funding Total \$35,000
HUD Matrix Code 14A	CDBG Citation 570.202(b)	
Type of Recipient Local government	CDBG National Objective LMH	
Start Date 07/01/2004	Completion Date 06/30/2005	
Performance Indicator Housing units	Annual Units 3 housing units	
Local ID RFP #91	Units Upon Completion 3 housing units	

D'Youville Senior Care Center, Inc. – Facility Improvements

Applicant's Name	D'Youville Senior Care Center, Inc.
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing
Consolidate Plan Objective/s	6) Upgrade the quality and quantity of affordable housing stock
Project Title	Affordable housing for the elderly (Second year of 2-year funding commitment)
Project Description	The project involves the rehab of a vacant nursing home into 22 affordable one-bedroom apartments for very low-income residents, community and recreation areas, and service areas designated to allow the elderly to age in place. These units will become part of the D'Youville campus that contains an Adult Day Health Care Center and a new 208-bed skilled care nursing home. HOME funds will be allocated over a two-year period - \$100,000 was awarded last year and \$150,000 during FY 2004-05.
Target Population	Lowell's low to moderate income senior population
Goals/Performance Measures	<ul style="list-style-type: none"> Create 22 units of affordable housing for low-income senior citizens.
Location	975 Varnum Avenue, Lowell, MA

Objective Number Goal A, No. 6	Project ID 2003-0060	Funding Sources: CDBG	
HUD Matrix Code 12	HOME Citation 92.206(a)(1)	ESG	
Type of Recipient Subrecipient Private	National Objective LMH	HOME	\$150,000
Start Date 07/01/2003	Completion Date 06/30/2005	HOPWA	
Performance Indicator Housing units	Annual Units 22 housing units	Total Formula	\$150,000
Local ID RPF #30 (FY 2004-05)	Units Upon Completion 22 housing units	Prior Year Funds	\$100,000
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$ 250,000

Girls Inc. of Greater Lowell – Youth Enrichment Programs

Applicant's Name	Girls Incorporation of Greater Lowell
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidate Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth
Project Title	Youth Enrichment Programs
Project Description	Girls Inc. provides youth enrichment activities for children between the ages of 6 and 18 years. Programs are delivered during after-school and summer daytime hours. Projects will include teen health and fitness, woodworking, fine arts, science and math skills development, photography, nutrition, sports skills development, a field trip to the American Stage Festival and "Family Nights" featuring nutrition education and healthy cooking activities for parents and children.
Target Population	Girls between the ages of 6 and 16 years from the City of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> • Serve 100 youth, primarily from low income and single parent households. • Provide enrichment classes for school-aged children. • Involve 20 families in nutritional cooking activities. • Offer 10 months of weekly teen programming in sports and health education.
Location	220 Worthen Street, Lowell, MA 01852

Objective Number Goal E, No. 1	Project ID 48	Funding Sources: CDBG \$8,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 100 people	Total Formula \$8,000
Local ID RFP #64	Units Upon Completion 100 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$3,356
		Total \$11,356

Greater Lowell Family YMCA – Camp Massapoag Camperships

Applicant's Name	Greater Lowell Family YMCA
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidate Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth
Project Title	Camp Massapoag Camperships
Project Description	CDBG funds will be utilized as matching funds to provide 46 weeks of YMCA Camp Massapoag to be made available to low-income youth from the City of Lowell. Camp activities include swimming instruction, canoeing, archery, arts and crafts, music and drama, and ropes course challenges in a safe, nurturing atmosphere in a rural, lakefront environment.
Target Population	Youth between the ages of 5 to 14 years old residing in the City of Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> Provide camp scholarships to 68 low-income youth from the City of Lowell.
Location	35 YMCA Drive, Lowell, MA 01854

Objective Number Goal E, No. 1	Project ID 49	Funding Sources: CDBG \$10,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA Total Formula \$10,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 68 people	PHA Other Funding \$15,000
Local ID RFP #57	Units Upon Completion 68 people	Total \$25,000

The GRIP Project – Emergency Teen Shelter

Applicant's Name	Justice Resource Institute, Inc. – The GRIP Project
Priority Need	<i>Goal D:</i> Improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers.
Consolidated Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supportive services.
Project Title	Emergency Teen Shelter Operations
Project Description	CDBG funds will support the provision of shelter, food and life-skills education to homeless teens in the City of Lowell. The GRIP Project shelters young people whose only caretakers cannot provide any shelter and food, due to incarceration, entrance into rehab or their own homelessness. The GRIP Project teaches homeless young people all of the adult daily living skills needed to survive on their own, in their own apartments, without the support of public aid.
Target Population	Teens and young adults between the ages of 16 and 22 that are orphaned or wards of the state due to abuse and neglect and/or are struggling to find their next meal or a place to sleep.
Goals/Performance Measures	<ul style="list-style-type: none"> Serve more than 100 homeless teens within the FY 2004-05 fiscal year.
Location	35 Varnum Avenue, Lowell, MA 01854

Objective Number Goal D, No. 1	Project ID 50	Funding Sources: CDBG	
HUD Matrix Code 03T	ESG Citation 576.21(a)		
Type of Recipient Private subrecipient	ESG National Objective LMC	ESG	\$20,000
Start Date 07/01/2004	Completion Date 06/30/2005	HOME	
Performance Indicator People	Annual Units 100 people	HOPWA	
Local ID RFP #111	Units Upon Completion 100 people	Total Formula	\$20,000
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$20,000

The GRIP Project – Kitchen Rehab

Applicant's Name	Justice Resource Institute, Inc. – The GRIP Project
Priority Need	Goal D: Improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers.
Consolidated Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supportive services.
Project Title	Kitchen Rehab Project
Project Description	CDBG funds will be used to support kitchen rehabilitation for the GRIP Project, a shelter for homeless teens in the City of Lowell. The new kitchen will create a more efficient manner of serving meals to shelter residents and hungry/homeless teens living on the streets. The GRIP Project has had more than 300 homeless, runaway and throwaway young people pass through its doors.
Target Population	Teens and young adults between the ages of 16 and 22 that are orphaned or wards of the state due to abuse and neglect and/or are struggling to find their next meal or a place to sleep.
Goals/Performance Measures	<ul style="list-style-type: none"> Complete facility improvements project through the rehabilitation of the shelter's kitchen. Employ five homeless teens to help with the labor involved with the construction project. Serve more than 100 homeless teens within the FY 2004-05 fiscal year.
Location	35 Varnum Avenue, Lowell, MA 01854

Objective Number Goal D, No. 1	Project ID 51	Funding Sources: CDBG \$55,000
HUD Matrix Code 03C	CDBG Citation 570.201(c)	ESG
Type of Recipient Private subrecipient	National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Public facilities	Annual Units 1 public facility	Total Formula \$55,000
Local ID RFP #27	Units Upon Completion 1 public facility	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding
		Total \$55,000

House of Hope, Inc. – Emergency Shelter

Applicant's Name	House of Hope, Inc.
Priority Need	Goal D: Improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers
Consolidate Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supporting services
Project Title	Emergency Shelter Operating Expenses
Project Description	House of Hope, Inc. will provide temporary housing and comprehensive services for families, place families in permanent housing, provide case management services and provide on-site child care.
Target Population	House of Hope, Inc. serves homeless families at or below 30% of the Area Median Income (AMI) from Lowell and the Greater Lowell area.
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide safe, efficient, compassionate temporary housing and services to 18 families at any one time. • Provide permanent housing placements for 90% of the families served.
Location	812 Merrimack Street, Lowell, MA 01854

Objective Number Goal D, No. 1	Project ID 52	Funding Sources: CDBG	
HUD Matrix Code 03T	ESG Citation 576.21(a)	ESG	\$18,100
Type of Recipient Subrecipient Private	National Objective LMC	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator People	Annual Units 48 people	Total Formula	\$18,100
Local ID RFP #6	Units Upon Completion 48 people	Prior Year Funds Assisted Housing PHA	
		Other Funding	\$903,952
		Total	\$922,052

House of Hope, Inc. – Salem Street Housing Construction

Applicant's Name	House of Hope, Inc.
Priority Need	<i>Goal A:</i> Increase and upgrade the supply of affordable housing.
Consolidate Plan Objective/s	3) Increase housing options for persons of low income within targeted neighborhood areas.
Project Title	Salem Street Housing Construction – (Second year of a 3-year commitment)
Project Description	HOME funds will be used to support construction of 11 units of new, permanent housing with support services. This project will be funded for three years with \$100,000 of HOME funds each year.
Target Population	Low-income families in need of affordable, permanent housing opportunities.
Goals/Performance Measures	<ul style="list-style-type: none"> Create 11 units of permanent affordable housing on Salem Street in the Acre neighborhood.
Location	New Hope Apartments, Salem St, Lowell, MA 01854

Objective Number Goal A, No. 3	Project ID 2003-1751	Funding Sources: CDBG	
HUD Matrix Code 12	HOME Citation 92.206(a)(1)	ESG	
Type of Recipient Subrecipient Private	National Objective LMH	HOME	\$ 100,000
Start Date 07/01/2003	Completion Date 06/30/2005	HOPWA	
Performance Indicator Housing units	Annual Units 11 housing units	Total Formula	\$ 100,000
Local ID RFP #85 (FY 2003-04)	Units Upon Completion 11 housing units	Prior Year Funds	\$ 100,000
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$ 200,000

Kids in Disability Sports – Annual Athletic Programs

Applicant's Name	Kids in Disability Sports, Inc. (KIDS)
Priority Need	<i>Goal E:</i> Support and coordinate services for youth, elderly and special needs populations.
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	Annual Athletic Programs
Project Description	Kids in Disability Sports (KIDS) offers 10 athletic programs (karate, gymnastics, whiffle ball, track and field, baseball, golf, soccer, bowling, swimming and basketball) for children and adults with disabilities. These programs provide children and adults with disabilities with meaningful opportunities to get involved, learn the value of teamwork, make new friends, exercise and realize the numerous other benefits that come from organized sports. CDBG funding will be used for various fees, such as for facility and equipment rental.
Target Population	Low to moderate income youth and adults with disabilities from ages 5 and up.
Goals/Performance Measures	<ul style="list-style-type: none"> Continue to improve the quality of life of at least 250 children and adults with disabilities. Help them discover their own abilities and increase their self-confidence through programs that are rewarding and challenging.
Location	Programs are offered at different locations through the City of Lowell.

Objective Number Goal E, No. 3	Project ID 53	Funding Sources: CDBG \$5,000
HUD Matrix Code 05B	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 250 people	Total Formula \$5,000
Local ID RFP #92	Units Upon Completion 250 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$3,460
		Total \$8,460

Lao Family Mutual Association of Lowell – Intervention and Advocacy Program

Applicant's Name	Lao Family Mutual Association of Lowell, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	Increasing Access: Intervention and Advocacy Program
Project Description	The project will provide interventional referral and advocacy services to the elderly and other low and moderate income persons in the Lao community for legal, tax, citizenship and medical issues. Elderly assistance programs will develop and provide supporting services to older members of the Lao community. Planned activities include transportation, advocacy, referral and interpretation for medical, legal and taxation issues.
Target Population	Lao individuals and families residing in the City of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> To assist the Lao community in achieving full participation in the larger community in Lowell. To serve 16 new eligible individuals from the Lao community. To improve access to health care and other services. To increase the numbers of new American citizens of Lao origin.
Location	435 Wilder Street, Lowell, MA 01851

Objective Number Goal E, No. 3	Project ID 54	Funding Sources: CDBG \$4,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	
Type of Recipient Subrecipient private	CDBG National Objective LMC	ESG HOME HOPWA
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula \$4,000
Performance Indicator People	Annual Units 16 people	Prior Year Funds Assisted Housing PHA
Local ID RFP #114	Units Upon Completion 16 people	Other Funding \$4,000
		Total \$8,000

LifeLinks, Inc. – Independent Living Seminar Program

Applicant's Name	LifeLinks, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	Independent Living Seminar Program
Project Description	The Independent Living Seminar program held at Middlesex Community College one night/week, 50 weeks/year is a life education program for up to 75 adults with developmental disabilities who are living on their own or are planning to do so in the future. Seminars, taught via role play, discussion and guest speakers emphasize safety, human rights and responsibility, healthy relationships, how to use community resources and apply practical daily living skills.
Target Population	Adults between the ages of 22 to 75 years with developmental disabilities
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide Independent Living Seminar classes to 75 people. • Prevent isolation, neglect and abuse of persons with developmental disabilities living in Lowell. • Increase participants' ability to live independently in the community and maintain their independence.
Location	Middlesex Community College, Lowell Campus

Objective Number Goal E, No. 3	Project ID 55	Funding Sources: CDBG \$12,500
HUD Matrix Code 05B	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$12,500
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 75 people	PHA Other Funding \$7,920
Local ID RFP #13	Units Upon Completion 75 people	Total \$20,420

LifeLinks, Inc. – Urban Youth Employment Project

Applicant's Name	LifeLinks, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	Urban Youth Employment Project
Project Description	This project is a summer employment program designed to provide disadvantaged youth who show a commitment to helping people, but have no experience, an opportunity to learn about the field of human services, simultaneous with being introduced to the college environment. Potential interns are screened, participate in a one-week orientation and are placed in a LifeLinks human service program with the opportunity to "learn while they earn."
Target Population	Low to moderate-income teens between the ages of 16 to 19 years.
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide an 8-week summer employment program for 20 disadvantaged youth from Lowell, giving them an opportunity to earn three college credits from Middlesex Community College. • Increase young people's interest in the field of human services so that they see an opportunity to use their caring skills in a career.
Location	145 Lexington Avenue, Lowell, MA 01854 and other LifeLinks sites

Objective Number Goal E, No. 1	Project ID 56	Funding Sources: CDBG \$4,000
HUD Matrix Code 05B	CDBG Citation 570.201(c)	ESG
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 20 people	Total Formula \$4,000
Local ID RFP #12	Units Upon Completion 20 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$53,490
		Total \$57,490

Lowell Association for the Blind – Services and Transportation

Applicant's Name	Lowell Association for the Blind, Inc.
Priority Need	Goal E – Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	Services and Transportation for the Blind
Project Description	The Lowell Association for the Blind (LAB) provides a variety of activities for the blind and visually impaired of all ages. LAB will utilize CDBG funds to provide transportation and staff to a variety of program activities, such as "Birding by Ear" with the Mass Audubon Society, shopping, golfing, swimming, bowling, museums, beach and boat tours.
Target Population	Blind and visually impaired adults ages 21 years and older.
Goals/Performance Measures	<ul style="list-style-type: none"> Provide transportation to activities, such as shopping, educational and recreational trips, for at least 40 blind and visually impaired residents of Lowell.
Location	174 Central Street, Lowell, MA 01852

Objective Number Goal E, No. 3	Project ID 57	Funding Sources: CDBG \$10,000
HUD Matrix Code 05E	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 40 people	Total Formula \$10,000
Local ID RFP #22	Units Upon Completion 40 people	Prior Year Funds Assisted Housing
		PHA
		Other Funding \$15,200
		Total \$25,200

Lowell Community Health Center – Expanding Healthcare Access for the Elderly

Applicant's Name	Lowell Community Health Center
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations.
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	Expanding Healthcare Access for the Elderly
Project Description	The Lowell Community Health Center has a 34-year history of providing health care to the low income, underinsured and uninsured residents of Lowell. The organization currently has three clinical sites with a total of 30 exams rooms across the City of Lowell. CDBG funds will be utilized for a portion of the construction costs associated with the addition of 12 exam rooms in the downtown area in order to increase access to healthcare, especially for the elderly in the downtown area.
Target Population	Low income, uninsured or underinsured elderly residents of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> Since the medical exam rooms will not be operational until January of 2005, it is anticipated that approximately 800 residents will be served in the last five months of FY 2004-05. Provide 5,000 low income, elderly residents of Lowell with access to regular healthcare within two years through at least 15,000 medical visits a year.
Location	15-17 Warren Street, Lowell, MA 01852

Objective Number Goal E, No. 3	Project ID 58	Funding Sources: CDBG	\$50,000
HUD Matrix Code 03P	CDBG Citation 570.201(c)	ESG HOME	
Type of Recipient Private subrecipient	CDBG National Objective LMA	HOPWA	
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula Prior Year Funds Assisted Housing	\$50,000
Performance Indicator Public facilities	Annual Units 1 public facility	PHA Other Funding	\$357,025
Local ID RFP #93	Units Upon Completion 1 public facility	Total	\$407,025

Lowell Community Health Center – League of Youth

Applicant's Name	Lowell Community Health Center
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	League of Youth
Project Description	The League of Youth, an innovative youth-driven project will include a series of peer-led health education sessions to three teams of youth ages 12-14 years and provide additional peer support programs, including a youth dance, talent show and youth recognition ceremony. The funds will be used to support one part-time adult staff person, six peer leaders, administration, office usage, and supplies.
Target Population	High-risk youth from diverse backgrounds from low to moderate-income families in Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> Educate 36 teens, ages 12-14 on abstinence, teen pregnancy prevention, substance abuse prevention and violence prevention through small group sessions facilitated by six peer leaders. Host three community events that generate interest in responsible decision-making and promote creativity expression amongst high-risk youth.
Location	15-17 Warren Street, Lowell, MA

Objective Number Goal E, No. 1	Project ID 59	Funding Sources: CDBG \$15,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total \$15,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 36 people	PHA Other Funding \$46,304
Local ID RFP #94	Units Upon Completion 36 people	Total \$61,304

Lowell Historic Board – Historic District Business Sign Program

Applicant's Name	Lowell Historic Board
Priority Need	Goal B – Increase economic opportunities for people of low to moderate income
Consolidated Plan Objective/s	1) Revitalization of downtown area.
Project Title	Historic District Business Signage Program
Project Description	To assist small and/or minority-owned businesses located in the Downtown Lowell Historic District with their signage needs, eliminate blight and enhance economic development with the design and installation of signage consistent with the Historic Board's design standards. Funding will be provided to assist in design, fabrication and installation of business signage. Proper signage is part of the infrastructure that promotes economic development and small businesses; funding would allow the Historic Board and its partners to continue reaching out and assisting Historic District businesses with their signage needs.
Target Population	New and existing small and/or minority-owned businesses located within the Downtown Lowell Historic District.
Goals/Performance Measures	<ul style="list-style-type: none"> Provide signage grants to at least 13 small businesses in the Downtown Lowell Historic District.
Location	JFK Civic Center, 50 Arcand Drive, Lowell, MA 01852

Objective Number Goal B, No. 1	Project ID 60	Funding Sources: CDBG \$10,000
HUD Matrix Code 14E	CDBG Citation 570.203(b)	ESG
Type of Recipient Local government	CDBG National Objective LMA	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Businesses	Annual Units 13 businesses	Total Formula \$10,000
Local ID RFP #15	Units Upon Completion 13 businesses	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding
		Total \$10,000

Lowell Housing Authority – Youth Sports and Recreation Program

Applicant's Name	Lowell Housing Authority (LHA)
Priority Need	Goal E – Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach program to at-risk youth.
Project Title	LHA Youth Sports and Recreation Program
Project Description	The Lowell Housing Authority provides a year-round after-school program for youth ages 5 to 18 years. CDBG funds will be used to support the salary of a full-time Assistant Youth Director who will schedule, coordinate and supervise athletic, recreational and sports activities for residents living in public housing family developments of the LHA. Funds will also be used to pay salaries of staff that will participate in operating the program during the summer months.
Target Population	Low-income youth between the ages of 5 to 18 that reside in public housing owned and operated by the Lowell Housing Authority.
Goals/Performance Measures	<ul style="list-style-type: none"> Provide services to approximately 350 youth living in public housing developments.
Location	21 Salem Street, 606 Market Street and 480 Chelmsford Street, Lowell, MA

Objective Number Goal E, No. 1	Project ID 61	Funding Sources: CDBG	\$14,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG	
Type of Recipient Public housing authority	CDBG National Objective LMC	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator People	Annual Units 350 people	Total Formula	\$14,000
Local ID RFP #23	Units Upon Completion 350 people	Prior Year Funds Assisted Housing	
		PHA	
		Other Funding	\$41,691
		Total	\$55,691

Lowell Parks and Conservation Trust – Urban Forestry Program

Applicant's Name	Lowell Parks and Conservation Trust
Priority Need	Goal C: Promote Neighborhood Stabilization
Consolidated Plan Objective/s	4) Upgrade public infrastructure improvements
Project Title	Urban Forestry Program
Project Description	The Lowell Parks and Conservation's Urban Forestry Program provides technical assistance to urban greening projects throughout the City by working with neighborhood groups, city agencies, local nonprofits and individuals to offer beautification projects. Funds will be used for tree planting (tree stock only, planting costs are matched) at various sites throughout the City and to support staff time for technical assistance and project planning activities.
Target Population	The Urban Forestry Program will benefit residents citywide with improvements focused on neighborhoods with 51% of the total residents at or below 80% of the Area Median Income (AMI).
Goals/Performance Measures	<ul style="list-style-type: none"> Improve neighborhood infrastructure; stabilize neighborhoods through beautification and streetscape improvements by planting over 200 trees and assisting over 30 projects.
Location	11 Kearney Square, Fourth Floor, Lowell, MA 01852

Objective Number Goal C, No. 4	Project ID 62	Funding Sources: CDBG \$50,000
HUD Matrix Code 03N	CDBG Citation 570.201(c)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMA	HOPWA Total Formula \$50,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator Public facilities	Annual Units 30 public facilities	PHA Other Funding \$80,450
Local ID RFP #29	Units Upon Completion 30 public facilities	Total \$130,450

Lowell Transitional Living Center, Inc. – Detox Program Coordination

Applicant's Name	Lowell Transitional Living Center, Inc. (LTLC)
Priority Need	Goal D - Improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers
Consolidated Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supporting services
Project Title	Detox Coordination and Transportation
Project Description	The Lowell Transitional Living Center (LTLC) is the only agency in the City of Lowell within the Continuum of Care that offers detox referral and transportation. LTLC employs a full-time staff person to make phone calls for clients, secure a bed for them at a facility and then drive them to that site, whether in Brockton, Plymouth, etc. In addition to supporting a full-time salary and benefits for this position, LTLC also supports/maintains a van for transportation of clients.
Target Population	The project will serve homeless residents of the LTLC (age 18 and older), as well as low-income residents of the City of Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> Provide detox referral and transportation for 90-110 individuals throughout the year. Clients placed in a detox or rehab facility will successfully complete the program and be re-evaluated for follow-up supportive services based on their individuals needs upon release.
Location	189 Middlesex Street, Lowell, MA 01854

Objective Number Goal D, No. 1	Project ID 63	Funding Sources: CDBG \$35,000
HUD Matrix Code 05F	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA Total Formula \$35,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 100 people	PHA Other Funding \$18,350
Local ID RFP #33	Units Upon Completion 100 people	Total \$53,350

Lowell Transitional Living Center, Inc. – Emergency Shelter

Applicant's Name	Lowell Transitional Living Center, Inc. (LTLC)
Priority Need	Goal D - Improve the delivery of homeless services provided by all of Lowell's Continuum of Care providers
Consolidated Plan Objective/s	1) Upgrade the level of services and quality of existing homeless facilities and supporting services
Project Title	Emergency Shelter Operating Expenses
Project Description	Lowell Transitional Living Center, Inc. will utilize ESG funds to meet expenses related to serving meals as part of their supporting services for homeless persons. LTLC provides emergency shelter beds on a daily basis to 90 homeless men and women. LTLC serves breakfast, lunch and dinner every day of the year to clients of the center and members of the community. Currently, LTLC is serving over 100,000 meals annually for people in need.
Target Population	This project will serve meals to residents of LTLC, whom are at least 18 years of age, as well as residents of the City of Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> Provide nutritionally balanced meals for at least 1,500 clients of LTLC and members of the Greater Lowell community.
Location	189 Middlesex Street, Lowell, MA 01854

Objective Number Goal D, No. 1	Project ID 64	Funding Sources: CDBG	
HUD Matrix Code 03T	ESG Citation 576.21(a)	ESG	\$25,278
Type of Recipient Subrecipient Private	National Objective LMC	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator People	Annual Units 1,500 people	Total Formula	\$25,278
Local ID RFP #51	Units Upon Completion 1,500 people	Prior Year Funds Assisted Housing	
		PHA	
		Other Funding	\$48,180
		Total	\$73,458

Lowell West End Gym – Youth Boxing Program

Applicant's Name	Lowell West End Gym
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	Youth Boxing Program
Project Description	The Youth Boxing Program offers structured after-school training in the sport of boxing, providing a place for social interaction, individual confidence, and character building. It offers the teaching of boxing, physical conditioning, and helps young people focus on developing self-discipline and social skills for youth from a predominantly low-income area. CDBG funds provide payment of the monthly rent and utilities at the gym.
Target Population	Boys and girls between the ages of 8-18 years. The majority of youth being served are from low income, minority households.
Goals/Performance Measures	<ul style="list-style-type: none"> Serve approximately 120 youth at the West End Gym, a safe, controlled and healthy environment during the after-school hours, 3:00-7:00 PM from Monday through Friday.
Location	900 Lawrence Street, Lowell, MA 01851

Objective Number Goal E, No. 1	Project ID 74	Funding Sources: CDBG \$5,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$5,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 120 people	PHA Other Funding \$12,480
Local ID RFP #35	Units Upon Completion 120 people	Total \$17,480

MA Alliance of Portuguese Speakers – Immigrant and Elder Services

Applicant's Name	Massachusetts Alliance of Portuguese Speakers (MAPS)
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	2) To provide recreational, educational and outreach programs for the elderly.
Project Title	Lowell Immigrant Social and Elder Services Program
Project Description	The Immigrant Social and Elder Services Program provides information, referrals, counseling, case management and advocacy for Portuguese-speaking seniors and other monolingual Portuguese speakers through the Lowell office at 11 Mill Street, which has served the community since 1997. The program helps resolve daily life issues in areas such as housing, government benefits, immigration, health and mental health services, educational programs, legal and interpretive services and jobs.
Target Population	Portuguese-speaking elderly Lowell residents
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide a full range of social and elder services for 600 Lowell residents who are Portuguese-speaking and low and moderate income individuals. • Help build client self-sufficiency for at least 70% of clients by connecting them to ESOL, citizenship, computer and other classes, financial assistance and other services by June 30, 2005.
Location	11 Mill Street, Lowell, MA and the MAPS Senior Drop-in Center at the Portuguese American Center at 59 Charles Street in Lowell.

Objective Number Goal E, No. 2	Project ID 65	Funding Sources: CDBG \$5,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 600 people	Total Formula \$5,000
Local ID RFP# 67	Units Upon Completion 600 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$15,000
		Total \$20,000

Mental Health Association of Greater Lowell – Mental Health Services

Applicant's Name	Mental Health Association of Greater Lowell, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide services and programs for Lowell's special needs populations
Project Title	Mental Health Services
Project Description	The program provides mental health services to Lowell residents coping with mental crises through counseling, medication evaluations, case management and group therapy to help stabilize families, decrease substance abuse, minimize the risk of suicide and assist residents coping with post traumatic stress. CDBG funds will be utilized to employ a Clinical Nurse Specialist and Psychiatrist. Counseling services will address both acute short term and ongoing long-term issues and concerns.
Target Population	Low and very low income Southeast Asian residents, focusing primarily on adult and elderly men and women with mental health issues.
Goals/Performance Measures	<ul style="list-style-type: none"> Provide 110 individuals with mental health counseling services that will result in improved interpersonal relationships, decreased symptoms of depression and anxiety, reduction in parent-child conflicts, reduction in substance abuse, among others.
Location	135 Jackson Street, Lowell, MA 01852

Objective Number Goal E, No. 1	Project ID 66	Funding Sources: CDBG \$10,000
HUD Matrix Code 05O	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 110 people	Total Formula \$10,000
Local ID RFP #18	Units Upon Completion 110 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$105,542
		Total \$115,542

Merrimack Valley Catholic Charities – Food Pantry

Applicant's Name	Merrimack Valley Catholic Charities
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	Lowell Food Pantry
Project Description	This program provides bagged groceries to low and very-low income individuals and families. Clients are able to receive services once every 30 days, and the hours of operation are Mondays through Thursdays from 1:00-3:45 PM. Clothing and other assorted households items are also available, as well as a number of workshops on such topics as nutrition and food preparation.
Target Population	Individuals and families in need residing in the City of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> Provide emergency food assistance to at least 8,900 Lowell residents.
Location	760 Merrimack Street, Lowell, MA

Objective Number Goal E, No. 3	Project ID 67	Funding Sources: CDBG \$15,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula \$15,000 Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 8,900 people	PHA Other Funding \$113,402
Local ID RFP #63	Units Upon Completion 8,900 people	Total \$128,402

Merrimack Valley Food Bank, Inc. – Food Distribution Program

Applicant's Name	Merrimack Valley Food Bank, Inc. (MVFB)
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide services and programs for Lowell's special needs populations
Project Title	Merrimack Valley Food Bank, Inc. – Food Distribution Program
Project Description	The MVFB provides food for the City of Lowell's low-income population through a group of emergency feeding programs through the distribution of state (MEFAP) and federal (USDA) food commodities. In addition, the organization coordinates a food rescue program, an agricultural project and a school lunch program.
Target Population	Low income individuals and families in need from the City of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> • Increase food distribution to 75,000 lbs. • Increase the elderly and disabled populated served by 10 percent. • Increase the total number of member agencies to 110 organizations.
Location	735 Broadway Street, Lowell, MA 01854

Objective Number Goal E, No. 1	Project ID 68	Funding Sources: CDBG \$15,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula \$15,000 Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 7,000 people	PHA Other Funding \$220,969
Local ID RFP #45	Units Upon Completion 7,000 people	Total \$235,969

Merrimack Valley Food Bank – Food Share/Mobile Food Pantry

Applicant's Name	Merrimack Valley Food Bank
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations
Project Title	Food Share/Mobile Food Pantry
Project Description	The Mobile Food Pantry distributes food to homebound elderly and/or disabled clients in Lowell. The program also assists clients with food stamp and pharmacy program applications, in addition to referring clients to other agencies for services.
Target Population	Low income, homebound elderly and/or disabled clients
Goals/Performance Measures	<ul style="list-style-type: none"> Provide service to 235 homebound elderly and/or disabled clients.
Location	1011 Pawtucket Boulevard, Lowell, MA 01854

Objective Number Goal E, No. 3	Project ID 69	Funding Sources: CDBG \$5,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$5,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 235 people	PHA Other Funding \$51,664
Local ID RFP #14	Units Upon Completion 235 people	Total \$56,664

Merrimack Valley Housing Partnership – Downpayment Assistance Program

Applicant's Name	Merrimack Valley Housing Partnership
Priority Need	Goal A: Increase and upgrade the supply of affordable housing.
Consolidated Plan Objective/s	1) Increasing home ownership.
Project Title	First Time Homebuyer Program
Project Description	The Merrimack Valley Housing Partnership will provide technical assistance in promoting the City of Lowell's HOME-funded down payment assistance program for first time homebuyers in Lowell. Activity will include helping to prepare and deliver complete applications, as well as the associated legal documents to the City of Lowell's Division of Planning and Development.
Target Population	Low to moderate income first time homebuyers in the City of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> Assist 50-60 new homebuyers with technical assistance in order to access down payment assistance funds through the City of Lowell's Division of Planning and Development.
Location	10 Kirk Street, Lowell, MA 01852

Objective Number Goal A, No. 1	Project ID 70	Funding Sources: CDBG	
HUD Matrix Code 13	HOME Citation 92.206(d)(6)	ESG	
Type of Recipient Subrecipient private	National Objective LMH	HOME	\$70,000
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator Housing units	Annual Units 55 housing units	Total Formula	\$70,000
Local ID RFP #2	Units Upon Completion 55 housing units	Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	\$118,000
		Total	\$188,000

Merrimack Valley Housing Partnership – Project Genesis

Applicant's Name	Merrimack Valley Housing Partnership
Priority Need	Goal A: Increase and upgrade the supply of affordable housing.
Consolidated Plan Objective/s	1) Increasing home ownership.
Project Title	Project Genesis
Project Description	The Merrimack Valley Housing Partnership will provide homebuyer education and counseling for low and moderate income earners through its Project Genesis program. Project Genesis is a comprehensive series of training seminars for first time homebuyers. Each series consists of 10 hours of instruction.
Target Population	Low to moderate-income households residing in the City of Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> Conduct 20 sets of homebuyer training seminars during the grant period, assisting at least 500 families in completing the training.
Location	10 Kirk Street, Lowell, MA 01852

Objective Number Goal A, No. 1	Project ID 71	Funding Sources: CDBG \$12,000
HUD Matrix Code 05R	CDBG Citation 570.201(n)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$12,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 500 people	PHA Other Funding \$128,000
Local ID RFP #3	Units Upon Completion 500 people	Total \$140,000

Middlesex Community College – Out-of-School Youth Development Center

Applicant's Name	Middlesex Community College
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations.
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach program to at-risk youth.
Project Title	Out-of-School Youth Development Center
Project Description	The Out-of-School Youth Development Center will provide case management and educational opportunities for out-of-school youth between the ages of 16 and 21 years of age. Students enrolled in the program will work towards getting their GED, or re-enrolling at a high school. Students enrolled in the program will receive tutoring and will have access to other supportive services.
Target Population	Youth between the ages of 16-21 years residing in the City of Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> Program proposes to serve between 35-50 youth. At least 10-15 students will enroll at the Lowell Middlesex Academy Charter School, and 10-15 will complete their GED. 10-15 students will enroll at Middlesex Community College, and 10-15 will gain full or part-time employment.
Location	Middlesex Community College, Lowell Campus

Objective Number Goal E, No. 1	Project ID 72	Funding Sources: CDBG \$22,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total \$22,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 50 people	PHA Other Funding
Local ID RFP #117	Units Upon Completion 50 people	Total \$22,000

Middlesex North Resource Center, Inc. – Pathfinder Apartments

Applicant's Name	Middlesex North Resource Center, Inc.
Priority Need	Goal A: Increase and upgrade the supply of affordable housing.
Consolidated Plan Objective/s	3) Increasing housing options for persons of low income within targeted neighborhood areas.
Project Title	Pathfinder Apartments
Project Description	CDBG funds will be utilized for pre-developments costs, including required environmental analysis, site engineering and preparation and plan development necessary prior to the construction of new permanent housing as part of the City of Lowell's McKinney-Vento Continuum of Care. This proposed new housing development is the first priority project of the City of Lowell's 2003 Continuum of Care application.
Target Population	Homeless or recently homeless adults with mental illness or dual diagnosed with mental illness and substance abuse issues.
Goals/Performance Measures	<ul style="list-style-type: none"> Phase I environmental site assessment complete by September 2004. Architectural/engineering preliminary assessment and plans complete by February 2005. Construction completion by June 2006.
Location	94 Rock Street, Lowell, MA 01854

Objective Number Goal A, No. 3	Project ID 73	Funding Sources: CDBG \$10,000
HUD Matrix Code 12	CDBG Citation 570.201(c)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMH	HOPWA Total Formula \$10,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator Housing units	Annual Units 0 housing units	PHA Other Funding \$5,500
Local ID RFP #88	Units Upon Completion 8 housing units	Total \$15,500

One Lowell Coalition – School Success for Newcomer Parents Initiative

Applicant's Name	One Lowell Coalition
Priority Need	Goal E – Support and coordinate services for youth, elderly and special needs populations.
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	School Success for Newcomer Parents Initiative
Project Description	The School Success for Newcomer Parents Initiative will provide access to the Lowell school system for LEP (Limited English Proficiency) parents and support services to Latino (Spanish and Portuguese speakers) and Asian students, targeting those students and parents who are culturally and linguistically limited and who are characterized by academic underperformance and high absenteeism. These services will include home visits by bilingual/bicultural outreach workers who will assess the family situation and make appropriate community referrals and explain information regarding the school system.
Target Population	Students and their parents of the Lowell Public Schools with limited English proficiency, academic underperformance and high absenteeism.
Goals/Performance Measures	<ul style="list-style-type: none"> At least 46 home visits to 23 refugee parents and students in the Lowell school system between the grades of 5 through 12. At least 46 referrals will be made to community agencies.
Location	9 Central Street, Lowell, MA 01852

Objective Number Goal E, No. 3	Project ID 75	Funding Sources: CDBG	\$7,500
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG HOME	
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA	
Start Date 07/01/2004	Completion Date 06/30/2005	Total Formula	\$7,500
Performance Indicator People	Annual Units 100 people	Prior Year Funds Assisted Housing	
Local ID RFP #47	Units Upon Completion 100 people	PHA Other Funding	\$92,142
		Total	\$99,642

Open Pantry of Greater Lowell – Food Pantry

Applicant's Name	Open Pantry of Greater Lowell
Priority Need	Goal E – Support and coordinate services for youth, elderly and special needs populations.
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	Food Pantry
Project Description	The mission of the Open Pantry is to provide nutritious food to those who are hungry in the City of Lowell. The Open Pantry distributes a 5-day supply of nourishing food to individuals and families from the Greater Lowell area. The only criteria for obtaining food is need, and clients may return after 30 days. The funds will be used to purchase food, such as canned and frozen meats and other non-perishable food items.
Target Population	Low and extremely low income individuals and families from the City of Lowell
Goals/Performance Measures	<ul style="list-style-type: none"> Provide nutritious food to at least 10,000 people from the City of Lowell.
Location	200 Central Street, Lowell, MA 01852

Objective Number Goal E, No. 3	Project ID 76	Funding Sources: CDBG \$6,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient Private	CDBG National Objective LMC	HOPWA Total Formula \$6,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 10,000 people	PHA Other Funding \$74,050
Local ID RFP #40	Units Upon Completion 10,000 people	Total \$80,050

Rape Crisis Services of Greater Lowell, Inc. – Victims Services

Applicant's Name	Rape Crisis Services of Greater Lowell, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide services and programs for Lowell's special needs populations.
Project Title	Multi-Lingual Sexual Assault Victims Services
Project Description	CDBG funding for this project will support both the Latino and Cambodian Advocate positions. Both advocates will provide individual support and case management for teen and adult survivors, translation support in Khmer and Spanish during medical exams and police reporting to at least 60 new clients. They will also provide education and support for parents of teen victims and assist the education dept. in the Lowell Public Schools with translation and Spanish and Khmer presentations.
Target Population	Low and moderate-income Southeast Asian and Latino survivors of sexual assault between the ages of 15 and 50 years. Educational programming will target Spanish and Khmer-speaking students in the Lowell Public Schools between the ages of 5 and 18 years.
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide case management services to 48 new Khmer-speaking and 24 Spanish-speaking adult and teen survivors of sexual assault. • Provide translation services to 60 new Khmer- and Spanish-speaking clients during medical exams and police reporting. • Provide 27 prevention education presentations in the Lowell Public Schools.
Location	144 Merrimack Street, Lowell, MA 01851

Objective Number Goal E, No. 1	Project ID 77	Funding Sources: CDBG	\$15,000
HUD Matrix Code 05G	CDBG Citation 570.201(e)	ESG	
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator People	Annual Units 130 people	Total Formula	\$15,000
Local ID RFP #7	Units Upon Completion 130 people	Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	\$32,657
		Total	\$47,657

Retarded Adult Rehabilitative Association – Programs and Services

Applicant's Name	Retarded Adult Rehabilitative Association (RARA)
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	RARA Programs and Services
Project Description	CDBG funds will be used to help with the RARA Center's operational and program expenses and to provide scholarships for Lowell clients. The program offers educational, social and recreational services to developmentally disabled adults through a day program that runs three days a week – Tuesdays, Wednesdays and Thursdays – and after school and on weekends. In addition, the program offers access to year-round participation in Special Olympics events.
Target Population	Developmentally disabled adults over the age of 18 that reside in the City of Lowell.
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide services to at least 125 developmentally disabled adults. • Provide activities to clients that help to empower them and integrate them into the community.
Location	295 High Street, Lowell, MA 01852

Objective Number Goal E, No. 3	Project ID 78	Funding Sources: CDBG \$10,000
HUD Matrix Code 05B	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$10,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 125 people	PHA Other Funding \$110,300
Local ID RFP #69	Units Upon Completion 125 people	Total \$120,300

Retarded Adult Rehabilitative Association – Roof Replacement

Applicant's Name	Retarded Adult Rehabilitative Association (RARA)
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs populations.
Project Title	RARA Center Roof Replacement
Project Description	CDBG funds will be used to help replace the Retarded Adult Rehabilitative Association Center's main roof. RARA has been located at 295 High Street (the former home of the Pond Street School) since the early 1970s. The current roof was in place when RARA moved in, and it is estimated to be well over 40 years old.
Target Population	Special needs adults over the age of 18 years from the Greater Lowell area.
Goals/Performance Measures	<ul style="list-style-type: none"> Breaking down the barriers and empowering clients to live fulfilling, productive lives and to be as independent as they can be. Keep RARA's building well-maintained and safe by installing a new roof, which is estimated to be over 40 years old and in need of replacement.
Location	295 High Street, Lowell, MA 01852

Objective Number Goal E, No. 3	Project ID 79	Funding Sources: CDBG \$20,000 ESG HOME HOPWA
HUD Matrix Code 03B	CDBG Citation 570.201(c)	
Type of Recipient Subrecipient private	CDBG National Objective LMC	Total Formula \$20,000 Prior Year Funds Assisted Housing
Start Date 07/01/2004	Completion Date 06/30/2005	
Performance Indicator Public facilities	Annual Units 1 public facility	PHA Other Funding
Local ID RFP #70	Units Upon Completion 1 public facility	Total \$20,000

Revolving Museum, Inc. – Art Cart Carnival

Applicant's Name	Revolving Museum, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1-3) To provide services and programs for Lowell's youth, elderly and special needs populations.
Project Title	Art Cart Carnival
Project Description	The Revolving Museum intends to involve 400 low to moderate income participants in the creation of dynamic, interactive and mobile public artworks that will provide both entrepreneurial opportunities and promotion of Lowell's resources. Twenty Revolving Museum artist and 10 students trainees will help community members transform 20 textile push carts into ambassadorial art carts, reflecting the mission and contributions of some of Lowell's organization and neighborhoods.
Target Population	At-risk youth, seniors and individuals with special needs.
Goals/Performance Measures	<ul style="list-style-type: none"> Engage 400 participants in a series of 8-week workshops (2 times a week for 2 hours each session). Involve 20 local artists and 10 students trainees as workshop leaders. Transform 20 textile carts into mobile works of art that can serve as information centers for local community organizations.
Location	22 Shattuck Street, Lowell, MA 01852

Objective Number Goal E, No. 1-3	Project ID 80	Funding Sources: CDBG \$20,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 400 people	Total Formula \$20,000
Local ID RFP #20	Units Upon Completion 400 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$10,250
		Total \$30,250

St. Julie Asian Center – Toward Economic Stability

Applicant's Name	St. Julie Asian Center
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs population.
Project Title	Toward Economic Stability
Project Description	The St. Julie Asian Center aims to better prepare very low to moderate-income Southeast Asian residents of Lowell with more marketable skills. These skills will include English for Speakers of Other Languages (ESOL), computer skills and workplace English specifically geared to a manufacturing industry.
Target Population	Very low to moderate income Southeast Asian immigrants that reside primarily in the Lower Highlands area.
Goals/Performance Measures	<ul style="list-style-type: none"> Provide ESOL classes and other services to at least 40 Southeast Asian immigrants.
Location	236 Westford Street, Lowell, MA 01851

Objective Number Goal E, No. 3	Project ID 81	Funding Sources: CDBG \$7,000
HUD Matrix Code 05H	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$7,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 40 people	PHA Other Funding \$30,100
Local ID RFP #71	Units Upon Completion 40 people	Total \$37,100

Salvation Army – SAGE Senior Center

Applicant's Name	Salvation Army
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	2) To provide recreational, educational and outreach programs for the elderly.
Project Title	SAGE Senior Center
Project Description	The Salvation Army serves breakfast and hot lunch Monday through Friday at their location on Appleton Street. Hot lunches are also prepared and delivered to homebound elderly residents of the Bishop Markham housing development. The SAGE Center offers weekly education classes, exercise classes, weekly bowling, bi-weekly shuffle board, trips, access to visiting nurses, and a family service worker for help with prescription drugs, utility bills, and the food pantry.
Target Population	Low to moderate income senior citizens of Lowell ages 55 and over.
Goals/Performance Measures	<ul style="list-style-type: none"> Serve over 21,000 meals to 325-250 senior citizens. Improve the physical and emotional health of Lowell's elderly by providing nutritious meals, health and safety education, exercise classes, shuffleboard, bowling, and a variety of other social activities.
Location	150 Appleton Street, Lowell, MA 01852

Objective Number Goal E, No. 2	Project ID 82	Funding Sources: CDBG \$25,000
HUD Matrix Code 05A	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$25,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 350 people	PHA Other Funding \$185,774
Local ID RFP #65	Units Upon Completion 350 people	Total \$210,774

Southeast Asian Bilingual Advocates, Inc. – Women Understanding Banking and Finance

Applicant's Name	Southeast Asian Bilingual Advocates, Inc. (SABAI)
Priority Need	<i>Goal E:</i> Support and coordinate services for youth, elderly and special needs populations.
Consolidated Plan Objective/s	3) To provide services and programs for Lowell's special needs population.
Project Title	Women Understanding Banking and Finance
Project Description	Southeast Asian Bilingual Advocates, Inc. (SABAI) will organize and hold a series of classes for low-income Cambodian women that will focus on managing money. SABAI will introduce the topics of banking, budgeting, credit and debt, encouraging women to open a bank account at a local bank. They will complete four cycles of the 3-4 session class during FY 2004-05.
Target Population	Low-income Cambodian women living in Lowell who have little to no experience with US banking systems and have limited English proficiency.
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide educational classes to at least 45 individuals. • Conduct outreach to 500 people through flyers and brochures.
Location	165 Jackson Street, Lowell, MA 01852

Objective Number Goal E, No. 3	Project ID 83	Funding Sources: CDBG \$5,000 ESG HOME HOPWA
HUD Matrix Code 05	CDBG Citation 570.201(e)	
Type of Recipient Subrecipient Private	CDBG National Objective LMC	Total Formula \$5,000 Prior Year Funds Assisted Housing PHA Other Funding
Start Date 07/01/2004	Completion Date 06/30/2005	
Performance Indicator People	Annual Units 45 people	Total \$5,000
Local ID RFP #118	Units Upon Completion 45 people	

Spindle City Corps – Summer 2004 Program

Applicant's Name	Spindle City Corps
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	Spindle City Corps Summer 2004 Program
Project Description	Spindle City Corps will provide a summer service learning opportunity for ethnically and financially diverse Lowell youth. Corps members are paid a weekly minimum wage stipend and upon completion of the program, participants receive an educational award. Requested funds will be used for the operation of the Corps and to provide qualified consultants to meet the Corps educational endeavors. In partnership with the Lowell National Historical Park, this year's project will focus on environmental issues that face Lowell, such as the quality of the water supply, canal way beautification and recycling needs of a large urban area.
Target Population	Youth residing in Lowell between the ages of 16 and 21 years.
Goals/Performance Measures	<ul style="list-style-type: none"> • Employ 27 youth, with a minimum of 90% that will complete the program. • Provide at least 7,000 hours of community service to local efforts that help to improve the quality of life for Lowell's residents.
Location	167 Dutton Street, Lowell, MA

Objective Number Goal E, No. 1	Project ID 84	Funding Sources: CDBG \$5,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$5,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 27 people	PHA Other Funding \$97,403
Local ID RFP #60	Units Upon Completion 27 people	Total \$102,403

UMass Lowell – Summer Youth Sport Program

Applicant's Name	University of Massachusetts - Lowell
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	Summer Youth Sport Program
Project Description	The Summer Youth Sport Program provides a five-week sport instruction and health promotion day camp, which is offered at no cost to 400 Lowell youth between the ages of 10 and 16 years. CDBG funds will be utilized to pay for the costs of bus transportation for the youth from their homes to the program site. The project is supported by a grant from the National Youth Sport Corporation and the USDA Summer Food Service Program.
Target Population	Low-income children who reside in the City of Lowell between the ages of 10 and 16.
Goals/Performance Measures	<ul style="list-style-type: none"> • Provide a summer day-camp program for at least 350 youth from the City of Lowell. • Fulfill over 100 objectives required by the National Youth Sport Corporation, such as average daily attendance, curriculum objectives in sport skills, as well as health promotion activities, meals served, etc.
Location	UMass Lowell Campus, Costello Gym, One University Avenue, Lowell, MA

Objective Number Goal E, No. 1	Project ID 85	Funding Sources: CDBG \$10,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 350 people	Total Formula \$10,000
Local ID RFP #46	Units Upon Completion 350 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$129,950
		Total \$139,950

United Teen Equality Center, Inc. – The Open School

Applicant's Name	United Teen Equality Center, Inc.
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	The Open School (Work skills training)
Project Description	The goal of the Open School is to provide multimedia work skills training for Lowell's out-of-school youth population, ages 16-23, within a multicultural learning environment. In addition to their multimedia skills training, students will also spend their time within the four major components of the School: 1) GED prep classes, 2) multi-cultural learning, leadership development and community-building workshops, 3) community service utilizing multi-media and technology skills, and 4) entrepreneurship training in business development and management. All multi-media skills training will be geared to prepare the students for one of three particular disciplines A+ certification/computer repair, sound recording or video production.
Target Population	Lowell teens between the ages of 13 and 19 years. Forty-one percent (41%) of active members have dropped out of school, many of those coming from single parent households.
Goals/Performance Measures	<ul style="list-style-type: none"> Enhance young people's ability to join the adult workforce through the provision of multimedia work skills training within a multicultural workforce environment. Seventy percent (70%) of youth enrolled in computer repair/networking, video production or sound recording will find employment in their appropriate field upon completion of their training. Seventy percent (70%) of all out-of-school youth (at minimum 50 teens) will complete their GED with 50% of all students going on to attend higher education.
Location	10 Kirk Street, Lowell, MA 01852

Objective Number Goal E, No. 1	Project ID 86	Funding Sources: CDBG \$105,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG HOME
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOPWA Total Formula \$105,000
Start Date 07/01/2004	Completion Date 06/30/2005	Prior Year Funds Assisted Housing
Performance Indicator People	Annual Units 50 people	PHA Other Funding \$151,000
Local ID RFP #116	Units Upon Completion 50 people	Total \$256,000

YWCA of Lowell – Acre Youth Center, Green Acre Project

Applicant's Name	YWCA of Lowell
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	Acre Youth Center, Green Acre Project
Project Description	The Green Acre Project engages multicultural children and teens in activities that focus on food awareness, production and distribution, as well as wise environmental practices that foster stewardship of the local community. Each of these activity components is designed to pique participants' interest in science, math, technology, and cultural studies. Activities take place during the critical out-of-school hours of 3-8 PM at the Acre Youth Center, a Safe Haven as designated by the US Office of Justice through the Lowell Weed and Seed program.
Target Population	Youth ranging in age from 8 to 19 years that reside in the Acre neighborhood.
Goals/Performance Measures	<ul style="list-style-type: none"> Engage 20 children in each of three two-week World Wide Nature Camp sessions. Engage 10 children weekly in Project Splash; increase math, science, technology and cultural awareness as a result. Train Green Teens to lead several initiatives that advocate and educate for a cleaner environment. Engage 20 children and 8 families in tending to and beautifying the South Franklin Street Community Garden.
Location	YWCA Acre Youth Center, 41 Rock Street, Lowell, MA

Objective Number Goal E, No. 1	Project ID 87	Funding Sources: CDBG \$7,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator People	Annual Units 55 people	Total Formula \$7,000
Local ID RFP #79	Units Upon Completion 55 people	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$43,700
		Total \$50,700

YWCA of Lowell – Lower Belvidere Youth Complex Rehab

Applicant's Name	YWCA of Lowell
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	Lower Belvidere Youth Complex Rehab
Project Description	CDBG funds will be utilized to renovate the gymnasium, program and office space in the Flather Building. This property is an integral part of the Lower Belvidere Youth Complex, which has not been renovated in 20+ years and provides a structured and consistent safe haven for low-income children and youth in both the Youth Services and Social Services programs. This renovation will build capacity by removing obstacles created by repair issues, allowing for higher quality programming, providing a better equipped work environment and decreasing operating costs by increasing energy efficiency.
Target Population	Low-income youth Citywide between the ages of 6 to 19 years, with an emphasis on the Lower Belvidere neighborhood.
Goals/Performance Measures	<ul style="list-style-type: none"> Complete renovations at the Flather Building, which serves over 400 low-income at-risk children and youth annually.
Location	206 Rogers Street, Lowell, MA 01852

Objective Number Goal E, No. 1	Project ID 88	Funding Sources: CDBG \$35,000
HUD Matrix Code 03D	CDBG Citation 570.201(c)	ESG
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA
Performance Indicator Public facility	Annual Units 1 public facility	Total Formula \$35,000
Local ID RFP #78	Units Upon Completion 1 public facility	Prior Year Funds
		Assisted Housing
		PHA
		Other Funding \$75,000
		Total \$110,000

YWCA of Lowell – Lower Belvidere Youth Enrichment Programs

Applicant's Name	YWCA of Lowell
Priority Need	Goal E: Support and coordinate services for youth, elderly and special needs populations
Consolidated Plan Objective/s	1) To provide recreational, educational and outreach programs to at-risk youth.
Project Title	Lower Belvidere Youth Enrichment Programs
Project Description	CDBG will be utilized to support the ongoing and new initiatives of the Youth Enrichment Programs offered at the Lower Belvidere Youth Complex. The project will provide three interconnected components (Teens in Control, City Camp, and the Martial Arts Mentoring Program) offered during critical out-of-school hours. All components will emphasize positive decision-making, developing leadership skills and community volunteerism.
Target Population	Low-income youth Citywide between the ages of 6 to 19 years, with an emphasis on the Lower Belvidere neighborhood.
Goals/Performance Measures	<ul style="list-style-type: none"> Engage 20 teens in weekly Teens-In-Control activities; they will collectively complete over 1,000 community service hours. Engage 75 children in one or more two-week camp sessions; campers receive nutritious meals in a safe and structured environment. Engage 26 children in twice-weekly after school Karate program Engage 10 senior citizens in weekly computer literacy mentoring project.
Location	206 Rogers Street, Lowell, MA 01852

Objective Number Goal E, No. 1	Project ID 89	Funding Sources: CDBG	\$12,000
HUD Matrix Code 05D	CDBG Citation 570.201(e)	ESG	
Type of Recipient Subrecipient private	CDBG National Objective LMC	HOME	
Start Date 07/01/2004	Completion Date 06/30/2005	HOPWA	
Performance Indicator People	Annual Units 120 people	Total Formula	\$12,000
Local ID RFP #80	Units Upon Completion 120 people	Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$12,000

4.0 Other Actions

4.1 General

4.1.1 Expiring use housing issues

According to the Chapter 40B Subsidized Housing Inventory (as of April 2002) provided by the Massachusetts Department of Housing and Community Development (DHCD), the City of Lowell has 5,312 units of subsidized housing out of a total of 39,381 year round units. This represents 13.5% of the Lowell's total housing stock, which ranks Lowell at 9th highest of the 317 municipalities in Massachusetts that have more than 500 units of housing.

The affordable housing stock is composed of both public federal and state housing as well as federally and state assisted privately developed housing. This report will discuss privately developed affordable rental units with long-term affordability contracts that are expiring now or within the next few years. The table below shows the ranking of the top fifteen Massachusetts communities with affordable housing. The affordable housing listed in Table 4-1 includes 1,859 federally assisted private housing developments with long term contracts, many of which are due to expire in the next few years. The status of these at-risk developments follows Table 4-2.

**TABLE 4-1: TOP 15 OF 317 MASSACHUSETTS COMMUNITIES
WITH MORE THAN 500 UNITS OF HOUSING**

Community	2000 Census Year Round Units	Total Development units 2001	CH. 40B Units	Percent Subsidized 2000 base
Holyoke	16,180	3,393	3,330	20.58%
Boston	250,367	49,490	49,146	19.63%
Springfield	61,001	11,231	10,879	17.83%
Chelsea	12,317	2,086	2,098	17.03%
Cambridge	44,138	6,942	6,884	15.60%
Gardner	8,804	1,321	1,321	15.00%
Lawrence	25,540	3,832	3,821	14.96%
Greenfield	8,274	1,157	1,147	13.86%
Lowell	39,381	5,344	5,312	13.49%
Orange	3,236	435	435	13.44%
Worcester	70,408	9,364	9,356	13.29%
North Adams	7,061	906	906	12.83%
Lynn	34,569	4,402	4,400	12.73%
Salem	18,103	2,262	2,262	12.50%
Brockton	34,794	4,258	4,258	12.24%

*Source: Mass Department of Housing & Community Development
Final 2001 Chapter 40B Subsidized Housing Inventory*

Expiring Use Housing Needs

The City of Lowell currently has 17 federally assisted private housing developments providing 1,859 affordable units to Lowell residents. Table 4.2 provides data on units at risk in these developments. According to the expiration date, only one development has a long-term affordability of 20 years, Majestic Apartments, 34 units with an expiration date of February 26, 2024. Four developments with a total of 436 units have between 13 and 17 years of affordability. 681 units will expire between 2004 and 2008. 708 units are currently at risk with expired terms.

The City requested the Boston HUD Office of Housing for expiration status on nine federally subsidized affordable housing developments. HUD responded with up-to-date information on the nine at-risk developments and the information is presented in the following table.

TABLE 4-2: EXPIRING USE HOUSING INVENTORY

Housing Facility	Address	Total Units	Original affordable units	Units Lost	Current Affordable Units	At Risk Units	Expiration Date
Archie Kenfick	50 Stackpole St.	42	42	0	42	0	02-10-2020
Centennial Island Apts.	576 Lawrence St.	118	117	0	117	117	08-25-2003
First Lowell Rehab	619 Gorham St/1010 Central Ave	46	46	0	46	46	09-30-2005
Jaycee Housing for the Elderly	22 Bowers St/15 Jaycee Place	138	138	8	130	130	N/A
Lord Manor	321 Pawtucket Street	94	94	0	94	0	03-01-2017
Lowell Belvidere Housing	29 Ash St/Scattered sites	74	70	0	70	0	09-01-2021
Lowell Sun/Fr. John's Medicine	8 Merrimack St/73 Market St	84	84	0	84	84	06-22-2000
Majestic Apts.	441-449 Merrimack St	34	34	0	34	0	02-26-2024
Market Mill	246 Market St/Market & Dutton St	230	230	0	230	0	11-05-2021
Mazur Park Apts.	227-273 Fayette St	50	50	0	50	50	02-17-2008
Northern Canal	33 Race St/741 Merrimack St	267	200	0	200	200	05-31-2006
Princeton Village	506 Redwood Ln	151	151	45	106	106	N/A
Rogers Hall	196 Rogers St	61	60	0	60	60	07-23-2004
Southwick Block Apts.	70-82 Prescott St	28	28	0	28	28	07-23-2006
Townhouse of Lowell	16 Middle St	96	96	0	96	96	08-18-2004
The Wentworth	1 Shattuck St	40	40	0	40	40	07-30-2000
Westminster Village Arms	1309-1371 Pawtucket Blvd, 12621268 Varnum Ave	432	432	0	432	432	02-28-2000
TOTAL		1,985	1,912	53	1,859	1,389	

Source: Citizens Housing and Planning Association and HUD, (updated 03/23/2004)

Centennial Island Apartments – Expiration date March 2004

The owner has elected to participate in Mark to Market as an OMHAR-lite (rents to be reduced to market without restructuring). The election has been forwarded (August 25, 2003) to the Office of Multifamily Housing Assistance Restructuring (OMHAR) office who will select a Participating Administrative Entity (PAE) to review the owner's request. At this time, it is not possible to determine if the owner would be able to operate without a full debt restructuring.

First Lowell Rehab – Expiration date September 30, 2005

Approved for Mark up to Market (option 1). This renewal option allows for Section 8 rents to be raised to comparable market levels. Section 8 tenants would continue to pay 30% of adjusted income for rent while HUD would pay the difference between new Section 8 contract rents and tenants' share.

Jaycee Housing for Elderly – Original expiration April 30, 1999

Owner had previously opted-out of the Section 8 project-based program. HUD provided enhanced vouchers to income eligible tenants. In addition, the owner refinanced the HUD-insured mortgage with a Risk Sharing loan with MassHousing. The Risk Sharing loan has a 20% affordability component for lower income tenants. The 20% affordability component mirrors the tax credit affordability restrictions.

Lowell Belvidere Housing – Expiration September 2021

An approved Mark up to Market Housing Assistance Payments (HAP) contract runs through September 2021.

Lowell Sun/Father John's - Expiration January 4, 2007

An approved Mark up to Market HAP contract runs through January 4, 2007.

Majestic Apartments – Expiration February 26, 2024

HUD has approved a Section 236(e)(2) decoupling transaction with Mark up to Market. The owner was required to execute a Use Agreement that runs through the remaining term of the original mortgage, plus five years. This results in long-term affordability under the Section 236 program. In addition, the Department provided enhanced vouchers to tenants impacted by the rent increase.

Mazur Park Apartments – Expiration February 17, 2008

Renewed under Option 2 (at or below market) and expires in February 2008.

Southwick Block – Expiration July 23, 2006

Renewed under Option 2 (at or below market) and expires in July 2006.

Townhouses of Lowell – Expiration August 18, 2004

Current Section 8 contract expires in August 2004. Owner is required to submit renewal request 120-days prior to the expiration of the contract.

4.1.2 Meeting underserved needs

The City of Lowell will continue to support non-profit agencies, the local housing authority, homeless providers, and special needs groups in their goal to meet the underserved persons of the community. The City will continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. The City will provide technical assistance to providers in the pursuit of federal, state, and other funding sources.

4.1.3 Foster and maintain affordable housing

The City will continue to require that all federal funds spent on the rehabilitation, development, and/or construction of housing units maintain an affordability restriction on those units, or a portion of those units. The length of the affordability restriction will be based on the amount of federal assistance provided to the project and the number of units assisted.

4.1.4 Remove barriers to affordable housing

Housing affordability in Lowell, Massachusetts is largely an economic issue, not a regulatory one, and the City's public policies relative to housing are not excessive or discriminatory. The City's tax policies generally affecting land and other property, land use controls, zoning ordinances, building codes, code enforcement, fees and charges, growth limits and policies that affect the return on residential (including supportive housing) investment are not major impediments to the development of affordable housing opportunities in Lowell. The absence of specific zoning and code regulations for shelters has delayed start up for such projects, and they are often reviewed under existing "boarding house" regulations. It has been suggested that specific regulations be formulated for shelters and transitional housing programs, as they can be costly for new projects. There are neither Court orders nor HUD sanctions in effect in Lowell, Massachusetts.

4.1.5 Evaluate and reduce lead-based paint hazards

The Division of Planning and Development will continue to work with the City of Lowell Health Department and the MA Departments of Public Health to identify and evaluate lead based hazards throughout the City of Lowell. Information and identification of instances of lead poisoning and elevated blood lead levels in children are given highest priority when awarding grants and processing loan applications. The Lowell Lead Hazard Reduction Grant Program/Lowell Lead Abatement Program will continue to assist homeowners and investors to produce lead safe residential dwellings. DPD is currently implementing a strategic plan to integrate lead abatement into all of its housing assistance programs, where feasible, and will continue to develop funding programs and funding sources to reduce existing lead based hazards in Lowell.

4.1.6 Reduce the number of poverty level families

Most activities undertaken by the City of Lowell with CDBG, HOME, and ESG funds are efforts to reduce persons in poverty and improve the quality of life for Lowell residents, either directly or indirectly. Programs that directly influence the poverty level include: job enrichment, development, and placement through education and economic development. Projects that indirectly affect poverty include those that upgrade the community and provide affordable housing. CDBG, HOME, and ESG funds are often used as matching funds for other grants that also reduce the number of poverty level families.

In addition to these federal funds, the City received millions of other federal revenues to directly reduce the poverty level of families. The Enterprise Community funds of \$2.9 million received over a ten-year period will continue for a few more years to increasing job skills, education, assisting small businesses and non-profit organizations, and focusing on after school programs for at risk youths. The City's Renewal Community designation, a marketing tool to recruit new businesses and encourage existing businesses to expand and create new jobs through a tax credit program, is now underway.

Other initiatives to address homelessness are the transitional housing programs funded with McKinney, including the House of Hope affordable housing project, Pathfinder Apartments, D'Youville project providing senior housing, and other housing rehab projects increasing the inventory of housing in the City of Lowell.

4.1.7 Institutional structure

The central responsibility for the administration of the Annual Action Plan is assigned to the Division of Planning and Development (DPD). This agency will coordinate activities among the public and private organizations' efforts to realize the prioritized goals of the Annual Action Plan. Extensive public-private partnerships have been established and organized to address the City's housing and community development needs. The Division of Planning and Development will access, facilitate, and coordinate resource linkages and draw from the immediate sources of expertise in the community to strengthen existing partnerships and develop new collaborative.

4.1.8 Enhance coordination of services

Public and assisted housing providers, private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City worked to develop the Annual Action Plan, and they are expected to continue active participation in the upcoming years. The City has a well development Continuum of Care organization with a full-time City staff member assigned. In addition, the City Charter has a Hunger Homeless Commission that is composed of homeless shelter and service providers.

The City will also continue to work with neighborhood groups to address their critical issues. Through the Division of Neighborhood Services (DNS), the City will better serve, coordinate, and address neighborhood concerns and problems. DNS staff supports the City's outreach efforts for neighborhood participation by attending neighborhood meetings, disseminating information on city programs, coordinating meetings between city staff and neighborhood leaders, and assisting with the implementation of neighborhood improvement projects. Additionally, the CDBG funded Neighborhood Partnership Program is a tool for the development and implementation of neighborhood based physical improvement projects that assists DNS and neighborhood organizations in improving neighborhood quality of life.

4.2 Public Housing

The City of Lowell has a public housing agency that is rated as excellent. The Lowell Housing Authority FY 2004 Annual Plan is consistent with the City of Lowell's Annual Action Plan presented here.

LHA is working to address the housing needs of Lowell on a regional level rather than continuing to increase the supply of affordable housing within Lowell. One of the strategies is to expand the homeownership program with the Section 8 Certificate Homeownership option. LHA anticipates that at least two additional participants will utilize the Section 8 Program to purchase homes. The agency will continue efforts to redevelop the State aided Julian Steele development (Concord Meadows). LHA also operates a youth program funded partially with CDBG funds, offering youth living in public housing educational, recreational, and social activities.

Table 4-3 provides a list of all public housing developments located in the City of Lowell that are owned and operated by the Lowell Housing Authority.

TABLE 4-3: LOWELL HOUSING AUTHORITY (LHA) PUBLIC HOUSING SITES

Public Housing Site	Type	Total Units
JULIAN D. STEELE	FAMILY	See below
ELDERLY SITES	ELDERLY	63
LAKEVIEW AVE.		-
PLEASANT STREET		-
HALE STREET		-
FR. MORRISSETTE MANOR	ELDERLY	57
ARCHIE KENEFICK MANOR	ELDERLY	42
LIBERTY STREET	ELDERLY	4
LANE-LIBERTY-WALKER STTS.	FAMILY	32
LAGRANGE STRET	FAMILY	10
705-C (FAMILY)	FAMILY	23
COMMUNITY RESIDENCES	FAMILY	24
GARLAND HOUSE		-
COLONIAL AVENUE		-
WESTFORD HOUSE		-
NORTH COMMON VILLAGE	FAMILY	524
GEORGE FLANAGAN DEVELOPMENT	FAMILY	166
BISHOP MARKHAM VILLAGE	ELDERLY	399
LAWRENCE STREET	ELDERLY	28
FATHER NORTON MANOR	ELDERLY	112
DEWEY ARCHAMBAULT TOWERS	ELDERLY	189
HAROLD HARTWELL COURT	FAMILY	26
FRANCIS GATEHOUSE MILL	ELDERLY	90
SCATTERED SITES	FAMILY	45
SCATTERED SITES	FAMILY	60
	TOTAL	2,178

The above chart lists all the public housing facilities owned and operated by LHA and the number of units contained in each building. All the locations listed on Table 4-1 have no vacancies, and the waiting list with more than 5,000 people requesting housing is closed.

Table 4-4 one page 170 indicates the current waiting list for public housing by income level, household size, and ethnicity, as well as by number of bedrooms needed. The highest demand is for one and two bedroom units 2,340 and 2,277 units, respectfully. The waiting list for any unit is 54 months. LHA does not expect to open the list for available units during the next fiscal year. Households falling in the Extremely Low income category ($\leq 30\%$ AMI) are in the greatest need of housing (93.6%).

TABLE 4-4: LOWELL HOUSING AUTHORITY (LHA) PUBLIC HOUSING WAITING LIST

	# of families	% of total families
Waiting list total	5059	
Extremely low income <=30% AMI	4735	93.60%
Very low income (>30% but <=50% AMI)	303	5.99%
Low income (>50% but <80% AMI)	21	0.42%
Families with Children	2752	54.40%
Elderly families	674	13.32%
Disabled Elderly	0	
Non-Elderly Families with Physical Disabilities	1847	36.51%
Non-Elderly Families with Other Disabilities	0	
White	1892	37.40%
Black	241	4.76%
Asian	898	17.75%
American Indian	5	0.10%
Hispanic	2022	39.97%
1BR	2277	44.99%
2 BR	2340	46.24%
3 BR	351	6.94%
4 BR	82	1.62%
5 BR	11	0.22%
5+ BR		
Total	5061	

Source: Lowell Housing Authority

The following list provides statistics on the people who are waiting for Housing Choice Vouchers or Section 8. Due to the number of people waiting for housing, the Lowell Housing Authority has closed the list and is not taking names. The current wait is approximately 14 months.

TABLE 4-5: LOWELL HOUSING AUTHORITY (LHA) SECTION 8 WAITING LIST

	# of families	% of total families
Waiting list total	332	
Extremely low income <=30% AMI	308	92%
Very low income (>30% but <=50% AMI)	22	6%
Low income (>50% but <80% AMI)	2	0%
Families with children	236	71%
Elderly families	12	3%
Families with disabilities	96	28%
White	125	37%
African-American	39	11%
Hispanic	145	43%
American Indian	2	0%
Asian	21	6%

Source: Lowell Housing Authority

4.2.1 Public Housing Improvements and Resident Initiatives

Public and Assisted Housing

The City of Lowell works closely with the Lowell Housing Authority (LHA) to encourage public housing improvements and public housing residents' involvement.

Julian Steele Housing Development, a 1950 facility with 284-units State funded family public housing development managed by LHA, will be replaced with 180 units on the existing 20-acre site. The structures were demolished and construction of the new housing units has begun. Phase I consisting of 30 units will be completed by fall 2004. In addition, there will be 90 single-family units and 45 duplexes with Project-based Section 8 subsidies developed by the Residents First Development Corporation (RFDC). All the residents have been relocated. The new name for the development is Concord Meadows.

LHA continues to collaborate with Merrimack Valley Housing Partnership (MVHP), Lowell Development Finance Corporation (LDFC), and Residents First Development Corporation (RFDC) in an effort to promote self-sufficiency through homeownership. These organizations have helped LHA create a viable homeownership program using innovative funding sources, including below market first mortgage loans, deferred payment second mortgages, and third mortgage down payment assistance loans.

MVHP provides First Time Home Buyer training to public housing residents. LDFC, along with the City of Lowell, provides second financing.

The Residents First Development Corporation, with the assistance of several public and private contributors, provides home ownership opportunities for low and moderate-income families attempting to become first time homebuyers. To date, the RFDC has constructed and sold seventeen new affordable homes. These units will be sold to income eligible households whose incomes are below 80% of area median. In addition, the RFDC is targeting households with incomes below 60% of area median.

The Section 8 Homeownership program continues to be utilized by LHA to promote self-sufficiency through homeownership. This program enables Section 8 voucher holders to utilize their subsidy to pay mortgage loans as part of being a first time homeowner. Homeowners can use their vouchers for a maximum of 15 years. Five Section 8 participants are utilizing their vouchers towards their mortgage.

Lowell Housing Authority continues to promote partnerships with the following organizations to provide optimal services to its residents:

- Department of Mental Health (DMH) – Seventy-Five Mainstream Vouchers, a set aside of vouchers designated for persons with disabilities, were leased up by the Lowell Housing Authority.
- Majestic Apartments received 31 enhanced vouchers to preserve the affordability of units for current eligible residents due to the prepayment of a HUD mortgage.
- D’Youville Senior Care - a nursing home located on Varum Avenue is undergoing a facility expansion to offer space to LHA for the frail elderly. Forty new units are proposed. HUD has approved a 202 application for the completion of 22 one-bedroom units (Phase I) for the frail elderly. This project will continue into FY 2004-05 with additional HOME funds.

Community Service - The Lowell Housing Authority implemented a Community Service Program to work with all non-exempt public housing residents to find them gainful employment or schedule eight hours a month of community service. Only residents who are disabled or elderly will be exempt from the Community Service Program.

Family Self-Sufficiency (FSS)– The Family Self Sufficiency Program offers many services to both Section 8 participants and public housing residents. Training and seminars are offered on homeownership, credit repair, employment and training, resume development, financial literacy, and job search. In collaboration with Casey Family Services, FSS offers tax programs and free tax preparation. The program is to inform low-income residents of the Earned Income Tax Credit and provide assistance in preparing taxes.

Family Self Sufficiency implemented the Joint Employment Program that provides employment opportunities for public housing residents. The program’s objective is to assist residents in obtaining full-time employment and ultimately economic self-sufficiency. During the first year of employment, the Lowell Housing Authority pays half the salary while the worksite pays the other half of the salary. After one year of employment, the participating employer will assume the cost of the entire salary. During the year, FSS makes available numerous services to enable the residents to maintain their employment.

4.2.2 Capital Fund Program

The Lowell Housing Authority’s (LHA) Annual Statement for the Capital Fund Program (CFP) is included in Attachment #7 of this document. It outlines the capital activities proposed for the upcoming year to ensure the long-term physical and social viability of LHA’s public housing developments.

4.3 Analysis of Fair Housing Status Report

The Division of Planning and Development released the City of Lowell's Analysis of Fair Housing Impediments Report in 2001. This report provides recommendations to eliminate housing discrimination by identifying impediments and actions to be taken during a five-year period. This document provides a summary of the impediments listed in this report, the five-year action steps, and the new actions to be undertaken FY 2004-05.

4.3.1 Impediments

Impediment #1: Lack of Fair Housing Agency

The lack of a coordinating entity to perform fair housing enforcement, education, advocacy, and monitoring in Lowell has the effect of creating an impediment to fair housing. Comments from community resource agencies who participated in Fair Housing public hearings and the results of the fair housing survey, made it apparent that there is discrimination in rental practices against minorities, households with children and families with subsidized income or rental vouchers. Impediment #12 and 13 of the 1997 AI also identified discriminatory real estate practices and the lack of education about one's fair housing rights as impediments. The low number of Massachusetts Commission Against Discrimination (MCAD) housing discrimination cases does not suggest that there is a minimal level of housing discrimination in Lowell; more likely it reveals that victims of discrimination are unable to register a complaints because there is no place to file in the jurisdiction, and they may not have the time or transportation to travel to, or knowledge of, the Massachusetts Commission Against Discrimination in Downtown Boston, or they are unaware of their housing rights.

Actions to be taken to address this impediment over the next five years:

A local Fair Housing program needs to be established in Lowell to educate consumers and housing suppliers about fair housing rights and to monitor and enforce fair housing laws. Sufficient funds must be appropriated to fund it. The MCAD should be consulted for information about starting a program. Ideally, Fair Housing programs need to be added to existing neighborhood organizations that understand the needs and speak the languages of their constituents. Providing more Fair Housing education and outreach through community-wide educational events will help residents develop an increased understanding of their rights under the law and the many forms of discrimination. The establishment of a local fair housing program will make it easier for residents to file a complaint if they believe that they have been victims of discrimination.

A City's Housing Advocate or other city official needs to work with the neighborhood groups to develop and seek funding for Fair Housing Programs. The HUD Office of Fair Housing and Equal Opportunity has a variety of funding programs available to cities that wish to create a fair housing program. HUD allows CDBG funds from the administrative or program line items, to directly fund fair housing enforcement and education efforts.

Opportunities to market and educate fair housing to city residents such as Fair Housing month should be co-sponsored by the City of Lowell and the Lowell Housing Authority to demonstrate that Lowell does "affirmatively further fair housing." These types of activities can encourage and educate people to report housing discrimination. In addition, MCAD provides speakers for these types of events.

In order to monitor discrimination in fair housing, a hotline or similar method needs be developed to track discrimination incidents. The hotline could be used as a database to establish whether certain landlords or banks have a pattern of discriminating. If patterns are apparent, the City needs to require education or engage in “testing.” Testing program pair similarly profiled buyers and renters, with the exception of race, to make contact with brokers, landlords, and bankers.

Actions to be taken to address this impediment in FY 2004-05:

The City of Lowell’s Fair Housing Advocate position has been eliminated, and the responsibilities of this position have been transferred to CTI Fair Housing Consumer Education office. This position will continue to perform many of the same functions as the City of Lowell’s Fair Housing Advocate.

Impediment #2: Concentration of Subsidized Housing in small geographic area

Minorities live in all neighborhoods in the City but are primarily concentrated in the lower per capita income census tracts in Central Lowell. 60% of all, or 1,200, public housing units are located in these Census Tracts. 1,500 state/federal subsidized housing developments and 40% of all Section 8 certificate holders are located within these Census tracts. The 2000 Census is evidence that minority concentrations in these areas of Lowell have increased from 1990 to 2000. This concentration may be a result of economics, historical housing patterns, and/or personal choice. Some of it, however, may be due to past discrimination by real estate and banking professionals, past public policy decisions about location of public investment, large-scale subsidized housing site selection decisions, and other publicly initiated projects. Historical policies and actions regarding setting of public housing locations in the 1950’s, urban renewal in the 1960’s, no risk federally subsidized mortgage lending decisions made in the banking industry, targeting of federal funds to housing in the suburbs, and neighborhood disinvestments that led to the Community Reinvestment Act of the 1970’s transformed inner city neighborhoods throughout the U.S. The concentration of low-income minorities in Central Lowell may also be due, as reported by community resource providers, to private sector discrimination by property owners.

Actions to be taken to address this impediment over the next five years:

An affordable housing strategy needs be developed as part of the Lowell’s next comprehensive long range plan. It must include guidelines for setting new subsidized housing developments and other scattered site initiatives over a certain number of units. In order to encourage affordable housing development within the areas set forth, financial incentives and relaxed zoning regulations need to be examined. The guidelines should be based on a subsidized housing impact analysis of the city that considers factors such as the number of current subsidized and Section 8 units in a block group, and that identify areas for expansion so that existing areas of minority and low income concentration are not unduly strained beyond their limits to serve these populations. The guidelines need to provide resources and incentives for private and non-profit developers wishing to develop affordable housing. Financial incentives might include prioritization for HOME and CDBG funds and tax incentives. Incentives might also include creation of mixed income developments.

Actions to be taken to address this impediment in FY 2004-05:

Section 4.1.3 of the City of Lowell’s Comprehensive Master Plan addresses this impediment by presenting findings and recommendations that will assist in reducing the concentration of subsidized housing in Lowell. The Master Plan details a 20-year housing strategy based on feedback received through community-based planning efforts, such as focus groups and surveys, and an extensive data collection and research phase that initially resulted in an Existing Conditions report released in February 2002.

During FY 2004-05 the following recommendations concerning affordable housing will be actively promoted and used as guidelines for new housing developments in Lowell in order to discourage the creation of clusters of poverty.

Action steps:

1. Housing for the very low and low-income families should be distributed in lower density, smaller structures.
2. Adopt an inclusionary zoning provision that requires large-scale projects to commit a small percentage of units to permanent affordable housing.
3. Support the reinvention of the Julian Steele housing project and the implementation of its accompanying replication plan.
4. Lowell and its neighboring towns should commit to expanding the supply of affordable housing at a range of income levels to stabilize the regional housing market.
5. Support efforts to promote increased market-rate housing development in areas where the concentration of subsidized housing causes an imbalance or concentration of poverty.

The City of Lowell's new Zoning Ordinance, which includes all new amendments through December 2003, strongly encourages residential development in the Downtown area. An increased emphasis on mixed income housing in the Downtown area will help to increase the overall housing stock in Lowell, and a number of developers have been accessing the Low Income Housing Tax Credits for the creation of new affordable housing as a part of downtown housing developments. In addition, the Planned Residential Development regulations allow for greater density when creating public or common open space. These regulations were applied specifically to the Julian Steele Reinvention Plan, which will reduce the concentration of subsidized housing in the Sacred Heart neighborhood of Lowell by creating new and affordable ownership and rental opportunities for low and moderate-income households.

Impediment #3 –Possible Lack of geographic options for minorities being relocated from the Julian D. Steele Housing Development

The relocation of 180 JDS households required the use of other LHA sites or S8 rental assistance, depending upon the preference of the JDS tenant. The analysis in section IV shows that a possible impediment exists only for those tenants that choose to relocate to other LHA sites. The relocation of JDS residents to public housing units in "Areas of Minority Concentration", as defined by the Annual Action Plan would have been considered an impediment only if there are "involuntary" relocations of tenants because the LHA was unable to provide an option that would give the JDS tenant an acceptable geographic choice. The "Areas of Minority Concentration" a designation used by the City to define block groups with a minority population greater than 37.3%. It was established by selecting the highest quartile block groups of minority concentration.

76 JDS residents had indicated a preference for other LHA public housing units. There were 682 family units appropriate for these 76 residents. 320 family units are located at the North Common Public Housing Development, the LHA's largest development. North Common is located in a block group that has a very high minority concentration of 59%. The LHA George Flanagan development with 166 units is the next largest family development and is located in a block group with a minority concentration of 41%. Both sites are located in "Areas of Minority Concentration." The remaining LHA family units are located in smaller scattered site locations with 26 units or less.

As discussed in Section IV, there was about 50 JDS residents that will be presented with the choice of moving to an "Area of Minority Concentration." The impediment exists only if the JDS

tenant declines another LHA unit offered to them and there are not adequate options open to them. In terms of housing options, any site located in a block group with a 10% lower relative minority concentration than the block group in which the JDS housing development is located, would be considered adequate choice.

Actions to be taken to address this impediment over the next five years:

The primary action that must be taken is to monitor the relocation of JDS residents to insure that they have been provided with adequate housing options. The LHA reported that all JDS tenants have been relocated and that the construction of 81 affordable housing units on the existing JDS site will be complete by 2004. The following steps must be taken:

1. The LHA will provide the City with a "Relocation Status Report" for the next three years that will be included in the City's HUD Consolidated Annual Performance Report (CAPER) released on September 15 of each year. The LHA report will list all relocations including those that were "involuntary" and the options presented to the tenant. The CAPER will be used to identify and verify possible Impediments to Affordable Housing Choice and the actions taken to correct them.
2. The City will update the definition of "Areas of Minority Concentration" with 2000 census block group data as soon as it becomes available and analyze the impact that JDS relocated minorities have on block groups once the relocation has been completed.
3. Make the 45 new subsidized units to be constructed at the JDS site available to original JDS tenants that have indicated a preference to return to the JDS neighborhood. To accomplish this, the LHA will maintain a master list of current JDS tenants and their current addresses until the list is exhausted.
4. The LHA will make available S8 rental assistance certificates to all JDS tenants who desire to change their housing preference from "other LHA sites" to "Rental Assistance." In addition, the LHA will seek to obtain permission for the highest possible FMR (120% or above) to increase the possible geographic options open to JDS tenants.

Actions to be taken to address this impediment in FY 2004-05:

All Julian Steele residents were relocated to housing of their choice without incident. LHA gave Julian Steele residents several options, and each household freely selected another location in Lowell or moved out of the City. Those that relocated to areas of minority concentration did so by choice. Therefore, this Impediment is no longer a concern. However, this report and the CAPER will continue to provide updates on the progress of the reconstruction and replication plan for the Julian Steele units. All former residents of Julian Steele will be given the opportunity to move back to the reinvented housing units. Of the 180 replacement units, 135 will be owner occupied and 45 will be rental. The owner occupied will be sold through a lottery. Former Julian Steele residents will be given first choice, followed by LHA, holders of Section 8 vouchers, and finally, all other income eligible households.

Julian Steele was demolished during the summer of 2003. LHA has received all necessary permits from the City to move forward with construction. RFPs were issued for construction of the road and housing units in March 2004, and construction began on the infrastructure in late April. Construction of the housing units will begin in July, and it is anticipated that approximately 90 units will be completed by the end of the year.

The Replication Plan has exceeded its original requirement with more affordable units than initially designed. In addition, the new housing construction at the former Julian Steele site has spurred development in the surrounding area. New houses have been built in the area, improvements have been made to properties, and values of neighboring properties have increased.

Impediment #4: Increased Waiting Period for Families with Children on LHA Waiting List

This temporary impediment will be corrected when the supply of subsidized, affordable rental housing available to households on the LHA waiting list is at the same level as 4/30/02.

However, it must be noted that the HUD HOPE VI program for deconcentrating poverty by the development of mixed income housing in existing troubled public housing also results in increasing waiting lists. This is an unavoidable outcome due to the temporary relocation of tenants during the demolition/construction period.

As shown in Table 4-3 of the AI, as of 4/30/01 160 of the 180 JDS households remained who required units in other LHA developments or the use of S8 rental vouchers. Because 160 JDS households were placed at the head of both waiting lists, this will have a significant impact on family households already on both waiting lists with the completion of the JDS relocation, the waiting list has returned to “status quo”. Of the 2,405 households on the LHA waiting list, there are 816 large family households waiting for units with 3 to 5 bedrooms. 81% of these households are minorities. The waiting period for a family before an LHA unit becomes available is already two years for 2 to 5 bedroom units. The LHA estimated that the relocation of JDS households increased that wait by another year.

Actions to be taken to address this impediment over the next five years:

The City will increase the supply of subsidized, affordable rental housing available to households on the LHA waiting list by 160 units over the next three years. This will be accomplished as follows:

1. \$600,000 in annual funds that will be allotted by DHCD to the LHA for rental vouchers will be used in combination with HOME funds and S8 voucher funds to make 157 of the City’s 220 JDS Replication Plan units affordable to rental households at 50% of the Area Median Income (AMI). Because these rental vouchers will be project based and attached to new or rehabilitated units their impact on the waiting list will not be immediate but will be phased in over a three year period as shown in the table below:
2. The JDS reinvention plan will construct 45 new rental units affordable to households at less than 50% AMI. These units are included in the table below.
3. The City and LHA will provide programs that will enable public housing residents to become homeowners. This action will free up LHA units and will further reduce the waiting period for families.

TABLE 4-6: RENTAL HOUSING UNITS PRODUCTION PLAN

Fiscal Year	Estimated Number of rental units and source
2002-03	Replication Plan calls for 30% of the Replication Plan units to be completed in this fiscal year. This will supply about 47 rental units affordable to households at 50% AMI. This represents 21% of the total units needed to correct the impediment
2003-04	Replication Plan calls for 60% of the Replication Plan units to be completed in this fiscal year. This will supply an additional 47 rental units affordable to households at 50% AMI. In addition, 45 rental units will also be available at the JDS site for 92 units. At this point in time there will be 137 new rental units which represents 86% of the units needed to correct the impediment
2004-05	Replication Plan calls for 100% of the Replication Plan units to be completed in this fiscal year. This will supply an additional 63 rental units affordable to households at 50% AMI and represents 126% of the units required to correct the impediment.

Actions to be taken to address this impediment in FY 2004-05:

This impediment was identified as temporary and would be corrected once all families of JDS were placed in housing of their choice. Housing opportunities are being developed through a variety of means with an emphasis on “increasing housing opportunities for low income persons in target neighborhoods by encouraging mixed income housing proposals that will provide housing alternatives.” Housing units are being put into service through the lead abatement program, rehab, and demolition to make way for new construction in the Acre.

The table below outlines the work towards the Replication Plan as set forth in the FY 2003-04 Annual Action Plan. Thirty (30) new rental units will be made available to households at 0-50% of the Area Median Income (AMI), and 37 housing units will be available for renters or home owners at 50-80% of the AMI.

TABLE 4-7: REPLICATION PLAN SITES

REPLICATION PLAN WORK PROPOSED FOR FY 2003-04			
Location	Description/Units	Rental Units (0-50%) AMI	Rental/Owner (50-80%) AMI
62 Suffolk St., Acre (near completion)	2 family, owner/rental	1	1
76 Suffolk St., Acre	2 family, owner/rental	1	1
84 Suffolk St., Acre	2 family, owner/rental	1	1
98 Suffolk St., Acre	2 family, owner/rental	1	1
120 Suffolk St., Acre	2 family, owner/rental	1	1
134 Suffolk St., Acre	2 family, owner/rental	1	1
109 Branch St.	3 units 4 bdrms each	2	1
172 Lakeview Ave.	3 units 4 bdrms each	2	1
15-17 Walker Place	4 family, owner	0	4
176 Cross Street	1 family, owner	0	1
Charles Street	10 family, owner/rental	5	5
700 Varnum Avenue	1 family, owner	0	1
Liberty Square Housing	33 family, rental	15	18
TOTAL Estimate for FY 2004-05		30	37
Replication Plan 3 Year Target		157	63

Impediment #5: Shortage of 3&4 Bedroom Units for families with children

As identified in the 1997 AI, families with children face a shortage of 3 & 4 bedroom units. University of Massachusetts/Lowell students who rent large off campus apartments intensify this impediment. University of Massachusetts/Lowell is not keeping up with on campus housing at a rate that keeps up with increasing enrollments. Students are renting many of the larger rental units limiting the supply of units available to larger families.

Actions to be taken to address this impediment over the next five years:

University of Massachusetts-Lowell will need to work cooperatively with the City as a Comprehensive Affordable Strategy is developed. Resources will need to be committed and policy developed to alleviate the burden that large low-income families, a majority of whom are minorities, to find appropriate sized apartments. The development of larger units should be encouraged by the private sector with financial and zoning incentives, and to the non-profit sector with incentives such as CDBG and HOME funding preferences.

Actions to be taken to address this impediment in FY 2004-05:

The City has addressed this issue in its Comprehensive Master Plan (May 2003), as described in the recommendation below.

Recommendation: Facilitate and encourage the development of student housing in the City of Lowell to reduce the impact of student tenants on the affordability of rental housing.

- **Action Step:** Partner with UMass Lowell and neighborhood groups to identify areas with convenient access to the University that would be suitable for the development of new student housing, such as on-campus dormitories and off-campus privately owned student housing.

The City of Lowell's Division of Planning and Development (DPD) is currently in the process of developing a Pawtucketville Neighborhood Plan, and will continue to work on this project throughout FY 2004-05 with a tentative completion date of 2006. UMass Lowell's North Campus is located in this neighborhood, and DPD will involve the University on a number of community issues and plans, with a particular emphasis on housing and future development within this neighborhood.

In addition, the City of Lowell's Replication Plan for the Julian D. Steele Development includes the creation of at least 99 three-bedroom housing units.

Impediment #6: Lack of racial diversity on City Boards and Commissions

There is a lack of diversity reflecting the racial and ethnic composition of the City on the zoning and planning boards. Currently there is no minority representation.

Actions to be taken to address this impediment over the next five years:

The City needs to continue to seek out and recruit, if needed, minority and/or disabled candidates to fill future seats on City boards and commissions.

Actions to be taken to address this impediment in FY 2004-05:

The City of Lowell will continue to monitor the make up of City Boards each year. The table below will be the benchmark for future board member appointments

TABLE 4-8: LOWELL CITY BOARDS AND COMMISSIONS

YEAR	1998	2003
Number of City Boards & Commissions	27	22
Total Membership	97	134
Female	31	36
Asian	5	7
Hispanic	5	4
Other	56	87

Source: City of Lowell Clerks Office

Impediment #7: Discrimination in rental real estate practices because of lead paint issues.

The City's abundance of older housing stock with lead paint, in conjunction with Massachusetts Lead Paint Law, has the effect of impeding the housing options of families with young children. Many landlords are reluctant to rent to families with young children, particularly because of lead paint law issues and the high cost of compliance. (A 1992 state study found 79% of Lowell's housing stock was built before 1950).

Actions to be taken to address this impediment over the next five years:

The City's Lead Abatement Program will continue to address this problem by assisting landlords with the high cost of lead abatement and aggressively accessing additional Federal and State resources. The City will continue to address the high cost of lead abatement by providing grants, deferred loans, and 3% loans to investors of four or less units.

Actions to be taken to address this impediment in FY 2004-05:

As of March 31, 2004, 308 units have been made lead safe through the Lead Hazard Control Program. The LHCP expects to meet its commitment of 469 units by December 31, 2004, at which time the current LHCP will expire. A renewal grant application will be submitted to request a 24-month extension to continue Lowell's efforts to provide lead safe housing to low/moderate income families.

4.3.2 Recommendations

HUD provided the following guidelines and recommendations in their Fair Housing Guide (pg 5-31).

Recommendation #1: Lack of policy regarding accessibility/visitability

"HUD endorses the "visitability" concept, which is a voluntary standard promoted by the Department in new construction and existing properties. Visitability means that: at least one entrance is at grade (no step), approached by an accessible route, such as a sidewalk and the entrance door and all interior doors on the first floor are at least 34 inches wide, offering 32 inches of clear passage space.

Visitability allows mobility-impaired residents to visit families and friends where this would not otherwise be possible. A visitable home also serves persons without disabilities (for example, a mother pushing a stroller, a person delivering large appliances, a person using a walker, etc.). One difference between "visitability" and "accessibility" is that accessibility requires that all features of a dwelling unit be made accessible for mobility-impaired persons. A visitable home provides

less accessibility than an accessible home, and is meant to be those units not required to be accessible.”

The DPD lacks guidelines regarding visitability/accessibility that go beyond what is required by the basic “handicapped accessibility” laws for CDBG and HOME funded residential development of more than four units. This guideline would affect new construction of private residential developments and rehabs of 4 or fewer units.

Possible Actions to be taken to address this impediment over the next five years:

Identify specific steps that the jurisdiction should take to promote the concept of visitability.

- Incorporated the concept of visitability in a homeownership or rental projects.
- Incorporated the concept of visitability into rehabilitation projects, which have resulted in visitable units throughout the project.
- It is recommended that the DPD create written visitability guidelines for new construction and rehab projects where HOME and CDBG funds exceed \$20,000 per unit.

Actions to be taken to address this impediment in FY 2004-05:

During FY 2004-05, the City of Lowell’s Division of Planning and Development will work to create written visitability guidelines for new construction and rehab projects where HOME and CDBG funds exceed \$20,000 per unit.

Recommendation #2: Lack of flexible LRTA public transportation hours

The LRTA buses operate only to 6pm thus restricting car less resident’s access to public transportation to second and third shift jobs, many of which are held by minorities. In addition, there are no translation services offered through the customer service line of the LRTA.

Possible Actions to be taken to address this impediment over the next five years:

A transportation usage study should be undertaken to identify evening usage by employees of large companies and their mode of transportation to and from work. If the study shows that a disproportionate number of employees rely on taxis or walk to get back and forth from jobs late at night, a strategy to extend transportation access should be integrated into the City of Lowell’s Comprehensive Long Range Plan. The LRTA should hire bilingual customer service staff as many of their constituents would benefit from this service.

Actions to be taken to address this impediment in FY 2004-05:

The City of Lowell’s Comprehensive Master Plan, which included an extensive data collection and research component which resulted in an Existing Conditions Report, details a strategy to expand public transportation services in Lowell for residents, employees and visitors. Based on research conducted for the Existing Conditions Report’s Transportation component, which included traffic volume and pattern studies, the City of Lowell’s Division of Planning and Development recommends the following in the Master Plan:

Recommendation: Provide multi-modal transportation connections within and between Lowell and a variety of regional destinations.

- **Action Step:** Expand the hours of nightly LRTA operation in conjunction with MBTA community rail arrivals/departures, special events and other locations of evening activities.

During FY 2004-05, the City of Lowell will continue to work closely with LRTA to help expand public transportation opportunities for all residents of Lowell.

Recommendation #3: Monitor the LHA Senior Designation Plan

The Allocation Plan for the Designation of elderly and disabled units owned by the LHA is being identified as an area of concern. The fair housing concerns include the impact on housing options at LHA sites and the availability of units for disabled populations. The May 2001 Draft Allocation Plan is summarized in the table below:

TABLE 4-9: SUMMARY OF MAY 2001 DRAFT OF LHA SENIOR DESIGNATION PLAN

Current Use	Designation Plan		
	Elderly Set Aside Units (75%)	Mixed Units (25%)	Wheelchair Units
Units Available Before Designation Plan			
818	588	199	31
Preference	Preference	Preference	Preference
Elderly >62)	Elderly >62	Elderly >62	Disabled-any age
Disabled <62)	Near Elderly (>50)	Disabled <62)	
	Young Disabled (<50)		

In the current version of the LHA Designation plan, 102 new Section 8 (S8) rental vouchers will be set aside to replace the LHA units that will be lost to the disabled population when the seniors are occupying 75% of the units. However, if the waiting list preferences remain the same as shown above, the percentage of elderly or near elderly can continue to increase with a further loss of units for the disabled. There is no provision in the plan to replace disabled units beyond the 102 based on a 75% elderly population. As a result of this action there could be a loss of housing options available to the disabled and a clear impediment to fair housing choice would exist.

Possible Actions to be taken to address this impediment over the next five years:

The LHA has received approval from HUD for the Allocation Plan of the Designation of elderly and disabled units. In September 2002 LHA will advertise the plan, and at the time assess the number of elderly and disabled resident units. The City will use the elderly and disabled count at this point in time as the benchmark for evaluating possible impediments in the future. The City requests that LHA provide an annual status report on the tenant demographics of the five developments defined in the designation plan. If and when the disabled are occupying less than 199 units (25%) and LHA has not adjusted the preference for the 199 mixed units to correct the imbalance, the City will identify LHA designation plan as an Impediment to Fair Housing choice in its AI and Annual Action Plan.

Actions to be taken to address this impediment in FY 2004-05:

The Allocation Plan for Designated Housing was approved for implementation in April 2003. LHA will complete and submit a progress report one year after the plan was implemented. This report is expected to be completed in May 2004 and will be submitted to DPD as soon as it is available.

4.4 Monitoring

4.4.1 City Monitoring of Five Year Goals and Objectives

Recipient Monitoring

In order for the City to monitor itself, the Division of Planning and Development (DPD), the agency charged with administering and implementing the Annual Action Plan, has developed an internal management plan to assure the proper and timely implementation of the strategic plan and the annual plan. Procedures have been put in place to assure proper compliance with all program requirements for the CDBG, HOME, and ESG entitlements.

Since the annual performance report is not completed until August of each year, an analysis of the comparison of the achievements of the recently completed program year cannot be measured against the goals identified in the strategic plan until that time. Most adjustments to the annual plan must be made every other year to try to meet the stated goals of the five-year strategic plan.

The DPD also monitors the amount of available funding utilizing the IDIS and the City's MUNIS accounting system to assure that uncommitted and expended funding does not exceed allowable HUD-recommended levels.

Sub-recipient Monitoring

The City of Lowell, Division of Planning and Development (DPD) is responsible for oversight of all designated sub-recipients of CDBG, HOME, or ESG funds and will perform the following tasks:

1. Distinguish between sub-recipients, contractors, and other entities,
2. Execute written agreements containing all required elements before providing funds to sub-recipients,
3. Periodically review sub-recipients in order to determine that program requirements are being met; and
4. Take effective corrective and remedial actions toward sub-recipients who do not comply.

The DPD staff has recently developed a monitoring handbook and forms to use in monitoring public service, physical improvement/construction, and economic development projects. Priority has been given to activities that appear to be delinquent in submitting paperwork in a timely fashion and new activities.

4.4.2 Policies and Procedures

The City of Lowell's Division of Planning and Development has developed a Monitoring Handbook in 2003, based on the Federal regulations concerning this activity, which outlines the department's policies for monitoring CDBG, HOME and ESG sub-recipients. A complete version of this handbook appears as an attachment to this document (#3).

4.4.3 Monitoring Plan for FY2004-05

For FY 2004-05, a Monitoring Plan will be in place on the first day of the fiscal year – July 1, 2004. There are at least two channels for subrecipient monitoring: 1) a monthly “desk audit” of monthly reports and 2) on-site monitoring visits. The City of Lowell recognizes that monitoring is an important and on

going component of the CDBG, HOME and ESG programs and is committed to completing at least one on-site visit at each program site before December 31, 2004.

The Division of Planning and Development (DPD) intends to have all site visits completed by December 31, 2004. This Plan will provide a tentative monitoring schedule for the first six months of the fiscal year. DPD Project managers will be responsible for monitoring their assigned projects and activities, and priority will be given to new CDBG, HOME, and ESG-funded projects and/or organizations. On-site monitoring will provide an opportunity for DPD staff members to ensure that sub-recipients are in compliance with Federal regulations and are actively working to achieve the objectives outlined in their grant agreement and the Annual Action Plan. Site visits also allow sub-recipients to receive technical assistance and provide feedback about program administration.

4.4.4 Minority and Women Business Outreach Program

There are several practices and procedures in place within the City of Lowell to encourage the participation of Minority Business Enterprises (MBE) and Women Business Enterprises (WBE) in its contracts and construction projects. A formal written policy exists regarding the City's MBE/WBE Program, which is monitored by the Affirmative Action Officer. This policy deals with goods, services, and supplies and is explained to and monitored with regard to City department heads, as well as via pre-construction conferences dealing with all construction projects in the City. Minority utilization is also greatly encouraged in all hiring practices with regard to City projects.

The City of Lowell goes beyond its written policies to encourage the utilization of minority and women-owned businesses and low-income local residents by:

- a. Noting that MBE/WBE businesses are encouraged to participate in all bid ads advertised.
- b. By annually sending out letters encouraging the local and area MBE/WBE certified businesses to participate in City activities.
- c. By working with the area Employment and Training Office, Job Training Partnership Act, to set up a referral system between area contractors working on City projects and local low-income persons seeking training and/or employment via the 25% Local Residency Clause.
- d. An area agency recruitment list, media contact list, union/non-union contact list, and affirmative action assistance list is also mentioned and given to each project contractor, as well as anyone else who requests assistance.

In reference to applying the City's established MBE/WBE Practices and Procedures to Lowell's HOME funded activities, the City will:

- a. Make every reasonable effort to encourage the use of minority and women's business enterprises in connection with HOME assisted activities.
- b. To the maximum extent possible, seek the inclusion of minorities and women, and businesses owned by minorities and women in the areas of real estate, construction, appraisals, management, financial services, investment banking, lending, underwriting, accounting, and legal services, in all contracts entered into by the City of Lowell such persons or entities, public or private, in order to assist in the activities funded by the HOME Program.

Specifically, the City will take the following steps as part of its minority outreach program to establish procedures to include minorities and women, and minority and women owned businesses in the development and implementation of its HOME Program activities:

- a. Utilizing the City's established practices and procedures, it will develop a systematic notification process for all services necessary to a HOME funded activity that will include:
 - Direct reference to encourage minority and women business enterprises to participate in all solicitations for bids.
 - Direct periodic mailing to all identified local and regional MBE's and WBE's encouraging participation in Lowell's HOME assisted activities.
 - Direct periodic mailing to all identified minority and women oriented service agencies and associations that may assist in encouraging minority and women owned businesses and individuals to participate in HOME assisted activities.
 - Pass-through requirements that private and nonprofit groups and individuals acting as sub-recipients of HOME funds, to the maximum extent possible, seek the inclusion of minorities and women and businesses owned by minorities and women in the areas described in Section 92.350(a)(5).
- b. The City will develop an evaluation procedure to determine the effectiveness of the City's outreach program on a periodic basis to assure that the City's best efforts are being put forward. The evaluation procedure will also include sub-grantees to the City in HOME assisted activities.

5.0 Certifications

5.1 General

In accordance with the applicable statutes and the regulations governing the Housing and Community Development Plan regulations, the jurisdiction certifies the following:

5.1.1 Affirmatively Further Fair Housing

The City of Lowell will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis and maintain records reflecting that analysis and actions that may be taken in this regard.

In conjunction with the FY 2001 Annual Action Plan, the City undertook a new analysis of impediments to fair housing study. The impediments identified in the AI, and the actions taken to address these impediments are included in this Annual Action Plan. The progress in meeting the goals and objectives in the AI document will be measured in September of each year in the City's Consolidated Annual Action Plan and Evaluation Report (CAPER).

5.1.2 Anti-Displacement and Relocation Plan

The City of Lowell will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24. In connection with any activity directly assisted with funding under the Community Development Block Grant or HOME Programs, the City has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity directly assisted with funding under the Community Development Block Grant and HOME Programs.

The City of Lowell has as a goal, the non-displacement of any person(s) currently residing in standard housing (housing that does or will meet the HUD Housing Quality Standards with minimal improvements). However, the City also has a goal to not allow any person(s) to reside in dangerous and/or substandard housing. When the health and safety of any person is threatened due to the condition of their current housing, the City, when notified of the condition, will attempt to assist the property owner in bringing the house up to HQS standards, remove such substandard housing, or recommend temporary or permanent displacement of the person(s) residing therein.

Under the *Optional Relocation Assistance Policy and Program for the CDBG Program* which was established in December 1997, the City will provide, if funds are available, relocation assistance, relocation payments, and rental assistance payments to any person(s) who is displaced, permanently and involuntarily, from any existing housing unit as a direct result of the enforcement of Article II of the Massachusetts State Sanitary Code.

If the City provides, or proposes to be providing, any CDBG, HOME, or other HUD-funded assistance to acquire, demolish, bring any existing housing units up to the minimum local health and building code requirements, or any action results in the direct permanent displacement of any legal resident(s), it will comply with the procedures, and provide the benefits, outlined in the *Uniform Relocation Assistance and*

Real Property Acquisition Policies Act of 1970 (42 U.S.C. 4602), as amended; the implementing regulations issued by the Department of Transportation at 49 CFR 24; and ***Section 104(d) of the Housing and Community Development Act of 1974 [42 U.S.C. 5304(d)]***.

Prior to any action that will result in the displacement of any existing residents of existing housing units, the City will notify all effected residents of the intended displacement action, and the extent of the benefits that will be available to each impacted person as outlined in 42 U.S.C. 4602 and 5304(d), and 49 CFR 24.

5.1.3 Drug Free Workplace

The City of Lowell will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition.
2. Establishing an ongoing drug-free awareness program to inform employees about:
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs;
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1 above
4. Notifying the employee in the statement required by paragraph 1 above that, as a condition of employment under the grant, the employee will:
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction,
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant,
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, local health, law enforcement, or other appropriate agency.

Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5, and 6.

5.1.4 Anti-Lobbying

To the best of the City's knowledge and belief:

- 1.No Federally appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2.If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3.It will require that the language of paragraph (n) of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub grants, contracts under grants, loans, and cooperative agreements) and that all Sub-recipients shall certify and disclose accordingly.

5.1.5 Authority of Jurisdiction


The Consolidated Plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

5.1.6 Consistency with the Plan

The housing activities to be undertaken with CDBG, HOME, and ESG funds are consistent with the strategic plan.

5.1.7 Section 3

The City of Lowell will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature Authorized Official

May 6, 2004
Date

Name: John F. Cox
Title: City Manager

5.2 Community Development Block Grant (CDBG)

The City of Lowell, an Entitlement community, certifies that:

5.2.1 Citizen Participation

The City is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

5.2.2 Community Development Plan

The City of Lowell's consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, and expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 part 570 and 570.2)

5.2.3 Following a Plan

The City of Lowell is following a current Annual Action Plan (or comprehensive housing affordability strategy) that has been approved by HUD.

5.2.4 Use of Funds

1. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities that the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available.
2. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2001, 2002, and 2003 (a period specified by the grantee consisting of one, two or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least seventy (70%) percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments -The City will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The City will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment

attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

5.2.5 Excessive Force

The City has adopted and is enforcing:

- 1.A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
- 2.A policy of enforcing applicable State and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

5.2.6 Compliance with Anti-discrimination Laws

The grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3602-3619), and implementing regulations.

5.2.7 Lead-Based Paint

The City's notification, inspection, testing, and abatement procedures concerning lead-based paint will comply with the requirements of 24 CFR 570.608.

5.2.8 Compliance with Laws

The City will comply with applicable laws.



Signature Authorized Official

Name: John F. Cox
Title: City Manager

May 6, 2004
Date

5.3 Home Investment Partnerships Program (HOME)

The City of Lowell, a HOME participating jurisdiction, certifies that:

5.3.1 Tenant Based Rental Assistance


If the participating jurisdiction intends to provide tenant-based rental assistance, the use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's annual approved housing strategy for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

5.3.2 Eligible Activities and Costs

The City of Lowell is using and will use HOME funds for eligible activities and costs, as described in 24 CFR 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in 92.214.

5.3.3 Appropriate Financial Assistance

Before committing any funds to a project, the City of Lowell will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature Authorized Official

May 6, 2003

Date

Name: John F. Cox
Title: City Manager

5.4 Emergency Shelter Grant (ESG)

The Emergency Shelter Grantee certifies that:

5.4.1 Major Rehabilitation/Conversion

The sub-recipient will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for purposes less than tenant-based rental assistance, the applicant will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least three (3) years.

5.4.2 Essential Services

The sub-recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

5.4.3 Renovation

Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

5.4.4 Supportive Services

The sub-recipient will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision and other services essential for achieving independent living and other Federal, State, local and private assistance.

5.4.5 Matching Funds

The sub-recipient will obtain matching amounts required under 576.51 of this title.

5.4.6 Confidentiality


The sub-recipient will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

5.4.7 Homeless Persons Involvement

To the maximum extent practicable, the sub-recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

5.4.8 Consistency with the Plan

The Emergency Shelter activities to be undertaken with ESG funds are consistent with the Strategic Plan.



Signature Authorized Official

May 6, 2004
Date

Name: John F. Cox
Title: City Manager

5.5 Lobbying and Drug-Free Workplace Requirements

Appendix to Certifications

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

5.5.1 Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

5.5.2 Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification set out in paragraph (o).
2. The certification set out in paragraph (o) is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. For grantees other than individuals, Alternate I applies. (This is the information to which entitlement grantees certify)
4. For grantees that are individuals, Alternate II applies. (Not applicable to CDBG Entitlement grantees)
5. Workplaces under grants, for grantees other than individuals, need not be grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make identified on the certification. If known, they may be identified in the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph five).
8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant.

Place of Performance (Street address, city, county, state, zip code)

JFK CIVIC CENTER
50 ARCAND DRIVE
LOWELL, MA 02852

9. Definitions of terms in the Non-procurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C.812) and as further defined by regulation (21 CFR 1308.11 through 1308.15).

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes.

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance.

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are not on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of Sub-recipients or subcontractors in covered workplaces).

Attachments

1. Application Forms for Federal Assistance (HUD-424)

Completed forms will be included in the Final FY 2004-05 Annual Action Plan.

APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED 05/14/2004	Applicant Identifier
		3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
5. APPLICANT INFORMATION			
Legal Name: City of Lowell, Massachusetts		Organizational Unit: Department: Office of the City Manager	
Organizational DUNS: 079-521-928		Division: Division of Planning and Development	
Address: Street: 375 Merrimack Street		Name and telephone number of person to be contacted on matters involving this application (give area code)	
City: Lowell		Prefix: Mr.	First Name: J. Matthew
County: Middlesex		Middle Name	
State: MA	Zip Code 01852	Last Name Coggins	
Country: U.S.A.		Suffix:	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): <div style="border: 1px solid black; padding: 2px; display: inline-block;"> 04-6001396 </div>		Email: mcoggins@ci.lowell.ma.us	Phone Number (give area code) 978-970-4258
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)		7. TYPE OF APPLICANT: (See back of form for Application Types) c = Municipal Other (specify)	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: <div style="border: 1px solid black; padding: 2px; display: inline-block;"> 14-213 </div>		9. NAME OF FEDERAL AGENCY: Housing and Urban Development (HUD)	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Lowell, MA		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Community Development Block Grant	
13. PROPOSED PROJECT Start Date: 07/01/2004		14. CONGRESSIONAL DISTRICTS OF: a. Applicant Fifth	
Ending Date: 06/30/2005		b. Project Fifth	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal	\$ 2,815,000 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	\$ 0 ⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
c. State	\$ 590,397 ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
d. Local	\$ 4,829,860 ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
e. Other	\$ 3,053,639 ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
f. Program Income	\$ 385,000 ⁰⁰		
g. TOTAL	\$ 11,673,896 ⁰⁰		
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Authorized Representative			
Prefix Mr.	First Name John	Middle Name F.	
Last Name Cox		Suffix	
b. Title City Manager		c. Telephone Number (give area code) 978-970-4040	
d. Signature of Authorized Representative		e. Date Signed 05-07-2004	

APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED 05/14/2004		Applicant Identifier	
		3. DATE RECEIVED BY STATE		State Application Identifier	
		4. DATE RECEIVED BY FEDERAL AGENCY		Federal Identifier	
5. APPLICANT INFORMATION					
Legal Name: City of Lowell, Massachusetts			Organizational Unit: Department: Office of the City Manager		
Organizational DUNS: 079-521-928			Division: Division of Planning and Development		
Address: Street: 375 Merrimack Street			Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: Lowell			Prefix: Mr.		First Name: J. Matthew
County: Middlesex			Middle Name		
State: MA		Zip Code 01852	Last Name Coggins		
Country: U.S.A.			Suffix:		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): <div style="border: 1px solid black; padding: 2px; display: inline-block;"> 04-6001396 </div>			Phone Number (give area code) 978-970-4258		Fax Number (give area code) 978-970-4262
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)			7. TYPE OF APPLICANT: (See back of form for Application Types) c = Municipal Other (specify)		
Other (specify)			9. NAME OF FEDERAL AGENCY: Housing and Urban Development (HUD)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: <div style="border: 1px solid black; padding: 2px; display: inline-block;"> 14-213 </div>			11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: HOME - Development of affordable housing units utilizing various programs allowed under the regulations, including homeowner rehabilitation, home buyer assistance, rental housing production and program administration.		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Lowell, MA					
13. PROPOSED PROJECT Start Date: 07/01/2004			14. CONGRESSIONAL DISTRICTS OF: a. Applicant Fifth		
Ending Date: 06/30/2005			b. Project Fifth		
15. ESTIMATED FUNDING:			16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$	1,215,372.00	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON		
b. Applicant	\$	0.00	DATE:		
c. State	\$	0.00	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
d. Local	\$	700,600.00	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
e. Other	\$	0.00	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?		
f. Program Income	\$	200,000.00	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
g. TOTAL	\$	2,115,972.00			
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.					
a. Authorized Representative					
Prefix Mr.		First Name John		Middle Name F.	
Last Name Cox				Suffix	
b. Title City Manager				c. Telephone Number (give area code) 978-970-4040	
d. Signature of Authorized Representative				e. Date Signed 05-07-2004	

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Standard Form 424 (Rev.9-2003)
Prescribed by OMB Circular A-102

APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED 05/14/2004		Applicant Identifier	
		3. DATE RECEIVED BY STATE		State Application Identifier	
		4. DATE RECEIVED BY FEDERAL AGENCY		Federal Identifier	
5. APPLICANT INFORMATION					
Legal Name: City of Lowell, Massachusetts			Organizational Unit: Department: Office of the City Manager		
Organizational DUNS: 079-521-928			Division: Division of Planning and Development		
Address: Street: 375 Merrimack Street			Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: Lowell			Prefix: Mr.		First Name: J. Matthew
County: Middlesex			Middle Name		
State: MA		Zip Code 01852	Last Name Coggins		
Country: U.S.A.			Suffix:		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): <div style="border: 1px solid black; padding: 2px; display: inline-block;"> 04-6001396 </div>			Email: mcoggins@ci.lowell.ma.us		Fax Number (give area code) 978-970-4262
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)			7. TYPE OF APPLICANT: (See back of form for Application Types) c = Municipal Other (specify)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: <div style="border: 1px solid black; padding: 2px; display: inline-block;"> 14-213 </div>			9. NAME OF FEDERAL AGENCY: Housing and Urban Development (HUD)		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Lowell, MA			11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: ESG - provides funds to homeless programs, shelters for homeless people.		
13. PROPOSED PROJECT Start Date: 07/01/2004			14. CONGRESSIONAL DISTRICTS OF: a. Applicant Fifth		
15. ESTIMATED FUNDING:			16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$	103,556 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:		
b. Applicant	\$	0 ⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
c. State	\$	1,564,158 ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
d. Local	\$	219,332 ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?		
e. Other HUD	\$	65,000 ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
f. Program Income	\$	0 ⁰⁰			
g. TOTAL	\$	1,952,046 ⁰⁰			
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.					
a. Authorized Representative					
Prefix Mr.		First Name John		Middle Name F.	
Last Name Cox		Suffix		c. Telephone Number (give area code) 978-970-4040	
b. Title City Manager		d. Signature of Authorized Representative		e. Date Signed 05-07-2004	

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Prescribed by OMB Circular A-102

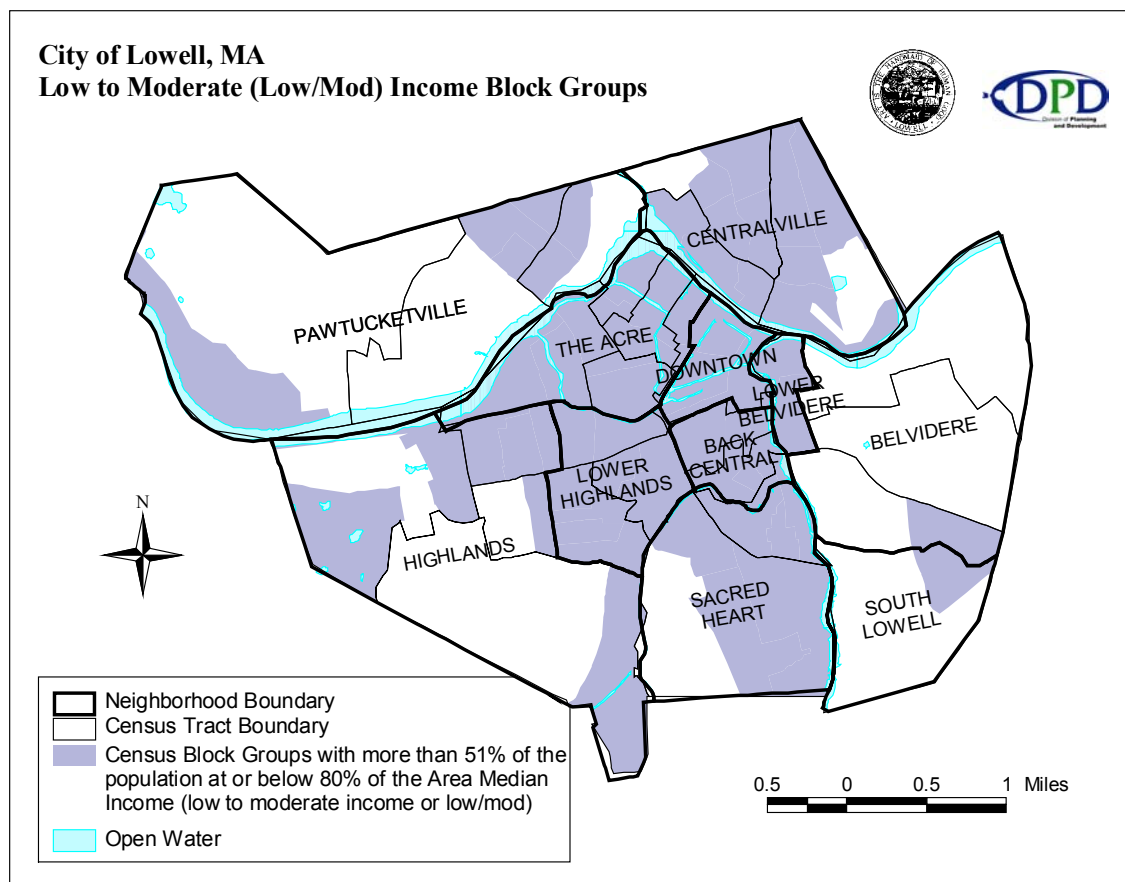
2. Citizen Participation Plan

City of Lowell, MA *CITIZEN PARTICIPATION PLAN*

As required by the U.S. Department of Housing and Urban Development (HUD) Rules and Regulations, the City of Lowell complies with regulation 91.105, Citizen Participation Plan for local governments as outlined. The City has adopted a Citizen's Participation Plan that sets forth the City's policies and procedures for citizen participation.

A. ENCOURAGEMENT OF CITIZEN PARTICIPATION

The City of Lowell will enable citizens of the City to participate in the development of its Consolidated Annual Action Plan, and Annual Action Plan and any substantial amendments to these plans and the Consolidated Annual Performance and Evaluation Report (CAPER). The City will encourage participation by low and moderate income persons, as defined by HUD, and in areas where CDBG funds are proposed to be used, and by residents of predominantly low and moderate income neighborhoods, as defined by the Department of Housing and Urban Development which currently include the following census block groups (2000 Census data).



In addition it is expected the City will take steps to encourage the participation of all its citizens, including minorities and non-native English speakers, as well as persons with disabilities. The City will provide translation services for any public meeting or public hearing, if the request for such services is

requested four days in advance of the meeting. In addition, all meetings will be conducted in areas that are ADA accessible.

The City will encourage the Lowell Housing Authority (LHA) and their tenants to participate in the process of developing and implementing the City's Consolidated Annual Action Plan and Annual Action Plan along with other low income residents of targeted revitalization areas in which the developments are located. The City shall provide information to the LHA about the Annual Action Plan activities related to its developments so that the LHA can make this information available at the annual public hearing required under the Comprehensive Grant Program.

B.CITIZEN ADVISORY COMMITTEE

1) Committee Composition

The City Manager shall appoint a Citizen Advisory Committee for the Lowell Annual Action Plan development process, consisting of at least seven (7), but not more than eleven (11) members. The majority of the Committee members shall be low and moderate-income persons, and/or residents of blighted or potentially blighted areas, and/or residents of low and moderate-income neighborhoods.

The City Manager shall initially appoint one third of the members for a three (3) year term; one third of the members for a two (2) year term; and the remaining members for a one (1) year term. Upon expiration of the initial term, each subsequent appointment or re-appointment will be for a three (3) year term. The Committee will elect a Chairperson and a Vice-Chairperson from their membership to conduct Committee business under Robert's Rules of Order.

2) Committee Duties and Responsibilities

The Committee shall act in an advisory capacity to the City Manager and shall conduct Public Hearings, Public Meetings, solicit proposals, review all evidence, testimony, and proposals given at the hearings, meetings, or through other methods of communication to formulate and recommend to the City Manager, a spending plan for all Community Development Block Grant Program (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Shelter Grant Program (ESG) funds available each program year under the City's Annual Action Plan.

3) Conflict of Interest Guidelines

The Citizen Advisory Committee shall act in an advisory capacity to the City Manager in the Consolidated Plan selection process for allocating federal funds (CDBG, HOME and ESG). As advisors, committee members are not an official board subject to Massachusetts' laws of Conflict of Interest. However, the following guidelines have been established by DPD to avoid the perception of a conflict of interest by the general public.

Association with Organization Requesting Funds

If a member has an association with an organization requesting CDBG, HOME and ESG funds, the member must disclose to the Committee his or her association and knowledge of the said organization and refrain from voting on funds for the organizations' proposed project(s). However, the member is permitted to discuss the proposal and express his or her opinion of the project(s).

Project Selection Process

Each project is selected by a simple majority vote of the Committee members present. The selected projects will be presented to the City Manager as recommendations for the Consolidated Plan. A simple majority vote of the members present will be adequate. A quorum is not necessary.

C.CITIZEN PARTICIPATION PLAN REQUIREMENTS

1) *Citizen Input*

The City, on an annual basis, will advertise information regarding HUD funds it expects to receive, including specific grant funds, available unspent prior years funds, and related program income to citizens, public agencies, and other interested parties. The City will also disclose the range of activities that may be undertaken including the estimated amount that will benefit persons of low and moderate income.

The City will make available to citizens, public agencies, and other interested parties, on an annual basis, the following information through the indicated means:

<u>Information</u>	<u>Source</u>
Amount of assistance	Written notice, public hearing
Range of activities	Written notice, public hearing
Amount to benefit L/M	Written notice, public hearing
Displacement	Public hearing

2) *City's Notification Requirement*

A notification will be advertised a minimum of two (2) times in the local paper to inform the Public that a draft Consolidated Annual Action Plan, or draft Annual Action Plan is available to examine and subject to public comment. The notification will provide a summary of the proposed Consolidated Annual Action Plan, or Annual Action Plan, and describe the contents and purpose of the particular plan. The public notice will state that copies of the particular Plan will be available for review at the following locations for thirty days:

Division of Planning and Development
JFK Civic Center, 50 Arcand Drive
Lowell, MA 01852

Office of the City Clerk
City Hall
375 Merrimack Street
Lowell, MA 01852

Pollard Memorial Library
385 Merrimack Street
Lowell, MA 01852

3) *Citizen Response Time Frame*

The City will make the Plan public, and upon request, format accessible to persons with disabilities. The City will provide the citizens a reasonable opportunity to comment on the Plan, and on any amendments to the Plan as defined by this Citizen Participation Plan.

The City will consider any comments or views of citizens received in writing, or orally, at any of the public hearings, or during the 30-day public review and will address those comments in the preparation of the final Consolidated Annual Action Plan or Annual Action Plan. The City will include any written or oral comments in the final Consolidated Annual Action Plan or Annual Action Plan submitted to HUD. The City will also make copies of the draft and final plans available to the public, at no cost, upon request.

D. AMENDMENTS

The City will amend its approved plan whenever it makes one of the following decisions:

1. To make a change in the goal, priority, or activity of the Annual Action Plan; or
2. To carry out an activity, using funds from any program covered by the Annual Action Plan (including program income), not previously covered in the Action Plan; or
3. To change the purpose, scope, location, or beneficiaries of an activity included in the Annual Action Plan.

The amendment must be authorized by the City Manager and submitted to HUD as it occurs. It will also be made public by advertising in the local newspaper and made available at the Pollard Library, City Clerk's Office, and the DPD. The amendment may be implemented immediately after submitting it to HUD and making it public.

A **substantial amendment** to the Consolidated Annual Action Plan or Annual Action Plan is defined by the City as a transfer between two or more Plan activities that is greater than 50% of the ESG program funds, 15% of the HOME program funds, and 10% of the CDBG program funds.

Substantial amendments to the Plan will need to be presented to the Citizen Advisory Committee and the Lowell City Council for their review and approval. The public will also be notified by advertising the amendment in the local newspaper. The advertising of the substantial amendments will begin a 30-day citizen review and comment period. The City will consider any comments or views of citizens received in writing or orally during the comment period, and will be submitted to HUD, and made available at the Pollard Library, City clerk's Office, and the DPD. The City Manager will submit to HUD, a letter authorizing the amendment after the thirty-day comment period, and will implement the amendment at that time.

E. PERFORMANCE REPORT

At the end of each program year, as required by HUD, a Comprehensive Annual Performance and Evaluation Report (CAPER) must be submitted to HUD by September 30. The CAPER gives an actual account of activities, which occurred during the previous program year, and how the City maintained and expended funds, which were outlined in the Annual Action Plan for that program year.

Upon completion of the CAPER, and at least fifteen (15) days prior to its submission to HUD, the City will make the Report available to the general public for a fifteen (15) day review and comment period. Any comments received from the public will be included in CAPER submitted to HUD.

The City will provide a notice in the local newspaper for the availability of the CAPER, which will begin a fifteen-day review and comment period. A public notice will be advertised at least one week in advance, and published two times before the review period.

F. PUBLIC HEARING REQUIREMENTS

The City, through its Citizen Advisory Committee, will provide at least two (2) public hearings during the fiscal year to obtain citizen's views and to respond to proposals and questions.

The first hearing will be held at the beginning of the development process for the Annual Action Plan, and will be conducted early in the calendar year, at approximately the time HUD announces the annual entitlement amount for the CDBG, HOME, and ESG programs to the City. The goal of this hearing will be to obtain views from citizens on housing and community development needs and activities, including priorities for non-housing community development needs. The citizen input during this meeting will directly shape the needs and priorities to be addressed by the spending plan in the Annual Action Plan for the program year beginning July 1 that year.

The second hearing will be held when the Draft Annual Action Plan has been completed and has been advertised as available for the required 30-day public review and comment period.

All public hearings will be advertised two weeks in advance, and published three times before the hearing date. The City will consider any comments or views of citizens received in writing or orally at a public hearing. Each hearing will be held in the evening at facilities, which are handicapped, accessible. (In the past, the most popular place for this function is the Smith Baker Center or the Mayor's Reception Room, both locations are convenient to potential and actual beneficiaries, and will accommodate persons with disabilities).

Each public hearing notice must include the availability of an interpreter if a significant number of non-English speaking or hearing-impaired persons are expected to participate at the hearing. It will be the responsibility of the residents to notify the City at least four days in advance of the hearing if interpreter services are needed. Each public hearing notice will indicate this policy and provide a telephone number to contact the City.

In the course of developing their recommendation for a spending plan for the Annual Action Plan, the Citizen Advisory Committee may hold a series of additional public meetings to both provide information on the solicitation of proposals and the review of all proposals for consideration for funding. All public meetings of this nature will be advertised at least one week before the scheduled meeting date.

G. ACCESS TO RECORDS

The City will provide citizens, public agencies and other interested parties access to information and records relating to the City's Annual Action Plan and the City's use of funds for the CDBG, HOME, and ESG funds for the preceding five years. Citizens must allow the staff of DPD up to twelve working days to compile and provide the information requested by the citizen.

H. TECHNICAL ASSISTANCE

The DPD will provide technical assistance to the Citizen Advisory Committee and groups representative of persons of low and moderate income that request such assistance in developing proposals for funding assistance under any of the federal or state program covered by the Annual Action Plan. The level and type of assistance will be determined by the DPD, and may not include the provision of funds to any person, group, or agency.

I. COMPLAINTS

Citizens with complaints related to the Annual Action Plan, amendments, and the annual performance report must submit the complaint in writing to:

Division of Planning and Development
JFK Civic Center
50 Arcand Drive
Lowell, Massachusetts 02852
Attention: Director

If the complaint is given orally, the person initiating the complaint must schedule a meeting with the Director at the address above and a formal complaint letter will be transcribed. The person must sign the letter and submit an address for response.

Upon receipt of the written complaint, the DPD will respond to complaint in writing within fifteen working days. A meeting to discuss the complaint must be scheduled by the person initiating the complaint.

J. USE OF THE CITIZEN PARTICIPATION PLAN

The requirements for citizen participation do not restrict the responsibility or authority of the jurisdiction in the development and execution of the City's Annual Action Plan.

K. ANTI-DISPLACEMENT AND RELOCATION PLAN

The City of Lowell has as a goal, the non-displacement of any person(s) currently residing in standard housing (housing that does or will meet the HUD Housing Quality Standards with minimal improvements). However, the City also has a goal to not allow any person(s) to reside in dangerous and/or substandard housing. When the health and safety of any person is threatened due to the condition of their current housing, the City, when notified of the condition, will attempt to assist the property owner in bringing the housing up to HQS standards, remove such substandard housing, or recommend temporary or permanent displacement of the person(s) residing therein.

Under the Optional Relocation Assistance Policy and Program for the CDBG Program which was established in December 1997, the City will provide, if funds are available, relocation assistance, relocation payments, and rental assistance payments to any person(s) who is displaced, permanently and involuntarily, from any existing housing unit as a direct result of the enforcement of Article II of the Massachusetts State Sanitary Code.

If the City provides, or proposes to be providing, any CDBG, HOME, or other HUD-funded assistance to acquire, demolish, bring any existing housing units up to the minimum local health and building code requirements, or any action results in the direct permanent displacement of any legal resident(s), it will comply with the procedures, and provide the benefits, outlined in the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (42 U.S.C. 4602), as amended; the implementing regulations issued by the Department of Transportation at 49 CFR 24; and Section 104(d) of the Housing and Community Development Act of 1974 [42 U.S.C. 5304(d)].

Prior to any action that will result in the displacement of any existing residents of existing housing units, the City will notify all effected residents of the intended displacement action, and the extent of the benefits that will be available to each impacted person as outlined in 42 U.S.C. 4602 and 5304(d), and 49 CFR 24.

3. Monitoring Handbook

1.0 Purpose

The City of Lowell's Division of Planning and Development (DPD) is committed to the successful coordination and oversight of Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME) and Emergency Shelter Grant (ESG) programs. Monitoring is an important and required component of this process, as it determines if a subrecipient is carrying out an approved activity in a timely manner, ensuring compliance with federal regulations, and providing technical assistance and guidance to subrecipients.

The purpose of this workbook is to provide an overview of the City of Lowell's monitoring policies for federal grant sub-recipients. The workbook is designed to be a reference guide for DPD staff and members of the Citizen Advisory Committee. For more information about the City of Lowell's CDBG monitoring policies, please contact:

Senior Community Development Specialist

City of Lowell, Division of Planning and Development
JFK Civic Center, 50 Arcand Drive
Lowell, MA 01852
Phone: 978-970-4252
Fax: 978-446-7014
www.ci.lowell.ma.us

2.0 Program Descriptions

2.1 Community Development Block Grant (CDBG)

The CDBG program provides annual grants to States, larger cities and counties for a broad range of activities that preserve and develop viable urban communities. The program's principal beneficiaries are low to moderate income households at or below 80% of the area median income (AMI). The goals of the program are to:

- Provide decent, safe and sanitary housing
- Provide a suitable living environment
- Expand economic opportunities

The City of Lowell receives an annual CDBG Entitlement Grant from the U.S. Department of Housing and Urban Development (HUD). Activities that receive CDBG funding must meet two criteria:

- Eligible within the program regulations published in the Code of Federal Regulations as 24 CFR Part 570
- Meet one of three National Objectives of the program established by Congress, which require that activities must:

- Provide a benefit to low and moderate income persons;
- Prevent or eliminate slum and blight; OR
- Meet an urgent community need that threatens the health or welfare of residents.

For more information on how Grantees, such as the City of Lowell, receive CDBG funds and administer the program, please refer to the National Community Development Association (NCDA) ***CDBG Basics Training for Practitioners*** manual from the 2002 Annual Conference in Providence, Rhode Island or <http://www.hud.gov/offices/cpd/communitydevelopment/programs/index.cfm>

2.2 HOME Program

The HOME Investment Partnerships Program (HOME) provides formula grants to fund a wide range of activities that build, buy and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households.

Some special conditions apply to the use of HOME funds. Participating jurisdictions (PJs) must match every dollar of HOME funds used (except for administrative costs) with 25 cents from nonfederal sources, which may include donated materials or labor, the value of donated property, proceeds from bond financing, and other resources. PJs must ensure that HOME-funded housing units remain affordable in the long term (20 years for new construction of rental housing; 5-15 years for construction of homeownership housing and housing rehabilitation, depending on the amount of HOME subsidy). PJs have two years to commit funds (including reserving funds for CHDOs [Community Housing Development Organization]) and five years to spend funds.

For more information, please refer to the manual entitled, ***Building HOME: A HOME Program Primer***, which is available at <http://www.hud.gov/offices/cpd/affordablehousing/library/building/index.cfm>

2.3 Emergency Shelter Grants (ESG)

The Emergency Shelter Grants (ESG) program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility, and for the administration of the grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

ESG funds are available for the rehabilitation or remodeling of a building used as a new shelter, operations and maintenance of the facility, essential supportive services (i.e., case management, physical and mental health treatment, substance abuse counseling, childcare, etc.), homeless prevention, and grant administration.

Grantees, except for state governments, must match ESG grant funds dollar for dollar with their own locally generated amounts. These local amounts can come from the grantee or recipient agency or organization; other federal, state and local grants; and from "in-kind" contributions such as the value of a donated building, supplies and equipment, new staff services, and volunteer time.

For more information about the ESG program, please refer to the ESG Desk Guide at <http://www.hud.gov/offices/cpd/homeless/library/esg/esgdeskguide/index.cfm>.

3.0 Monitoring Objectives

An ongoing monitoring process ensures that the City of Lowell meets its two primary legal obligations by making sure that all subrecipients:

- Comply with all regulations governing their administrative, financial, and programmatic operations.
- Achieve their performance objectives within schedule and budget.

The following objectives, which appear in HUD's Georgia State Office CDBG guidebook¹, provide a more detailed explanation of the desired monitoring goals.

1. To determine if a subrecipient is carrying out its community development program, and its individual activities, as described in the application for CDBG assistance and the Subrecipient Grant Agreement.
2. To determine if a subrecipient is carrying out its activities in a timely manner, in accordance with the schedule included in the Agreement.
3. To determine if a subrecipient is charging costs to the project that are eligible under applicable laws and CDBG regulations, and reasonable in light of the services or products delivered.
4. To determine if a subrecipient is conducting its activities with adequate control over program and financial performance, and in a way that minimizes opportunities for waste, mismanagement, fraud, and abuse.
5. To assess if the subrecipient has continuing capacity to carry out the approved project, as well as other grants for which it may apply.
6. To identify potential problem areas and to assist the subrecipient in complying with applicable laws and regulations.
7. To assist subrecipients in resolving compliance problems through discussion, negotiation, and the provision of technical assistance and training.
8. To provide adequate follow-up measures to ensure that subrecipients correct performance and compliance deficiencies, and not repeated.
9. To comply with the federal monitoring requirements of 24 CFR 570.501(b) and 24 CFR 85.40.
10. To determine if any conflicts of interest exist in the operation of the CDBG program, per 24 CFR 570.611.

¹ *Managing CDBG: A Guidebook for DBG Grantees on Subrecipient Oversight*. CPD Division, US Dept. of HUD: Georgia State Office, Atlanta: 2002.

11. To ensure that required records are maintained to demonstrate compliance with applicable regulations.

The most important strategies for effective monitoring are:

- On-site field visits – at least one time during the program year
- Open communication between the grantee and the subrecipient
- Assisting subrecipients in creating effective and efficient record-keeping systems.

4.0 HUD Review of Grantee Monitoring

HUD Regional and Field Office Staff from the Office of Community Planning and Development monitor CDBG Entitlement Grantees, such as the City of Lowell, “to review the adequacy of the grantee’s monitoring of its subrecipients as required by 24 CFR Part 85 and 24 CFR 570.501-503.” (Please refer to HUD Handbook 6509.2, Revision 4, Change 3, 09/27/91). The following is an excerpt about On-Site Monitoring that was taken from an outline that appears in the manual, *Managing CDBG: A Guidebook for CDBG Grantees on Subrecipient Oversight* (2002). It refers to potential questions that may be asked by a HUD representative during a Grantee monitoring visit.

[Note: Items preceded by an asterisk (*) are not related to statutory or regulatory requirements, but are only included to assist HUD reviewers in understanding a Grantee’s program, and/or to identify issues that if not properly addressed could result in deficient performance. Negative conclusions regarding items with an asterisk may result in a “concern” being raised, but not a “finding.”]

ON-SITE MONITORING BY THE GRANTEE (Sec. V)

- *1. What factors does the grantee consider in selecting subrecipients and activities for on-site review (e.g. dollar amount, nature of activity, program experience)?
- *2. How often does the grantee monitor its subrecipients on site?
- *3. a) For on-site monitoring conducted during the preceding 12 months, identify
 - Names of subrecipients
 - Dates monitored
 - Number and type of findings
 - Date(s) of monitoring letters
 - Date(s) when findings were resolvedb) Identify the percentage of subrecipients monitored to the total number of subrecipients.
- *4. a) Do monitoring reports document areas monitored and conclusions reached [and improvements or corrective actions necessary]?
b) Are subrecipients given [sufficient] opportunity to respond?
- *5. a) Are monitoring results communicated on a timely basis to subrecipients?
b) Do results include expected corrective actions and dates for resolutions?

- *6. What are the Grantee's internal procedures for ensuring quality of monitoring efforts, including documentation and intended actions and follow-through on promised actions?

3.0 Monitoring Procedures

The City of Lowell's Division of Planning and Development shall conduct at least one on-site monitoring visit for each subrecipient during the program year. The procedures listed below outline the monitoring process, and are the basis for the development of an annual monitoring plan for DPD staff members. The annual monitoring plan should be established by the first day of each fiscal year – July 1st. The plan will provide a tentative monitoring schedule for all grant subrecipients. At this time, each project will be assigned a project manager that will be responsible for monitoring.

When preparing the monitoring schedule for the plan, it is necessary to prioritize subrecipients by performing a risk assessment to determine if any organizations require more immediate or comprehensive monitoring. Subrecipients that are considered high risk could have one or more of the following factors:

- New to the CDBG program – first year as a subrecipient
- High staff turnover – especially in key positions
- Previous compliance or performance problems
- Carrying out high-risk activities, such as economic development and/or multiple CDBG activities for the first time.

An experienced sub-recipient that has been successful in carrying out approved activities in prior years could have a more narrowly focused monitoring visit that examines new activities, changes in program administration, and operations or aspects that led to monitoring recommendations in the past. It should be noted that even subrecipients with a strong past performance should periodically receive a comprehensive monitoring site visit.

3.1 Preparing for a Monitoring Visit

First, the assigned monitor contacts the agency to explain the purpose of monitoring and schedules a date and time for the on-site visit. Once this has been established, a confirmation letter (see Section C: Sample Letters) is sent at least several weeks before the scheduled visit to:

- Confirm dates and the scope of the monitoring
- Provide a description of the information to review during the visit.
- Include a blank copy of the monitoring form that will be used during the visit.
- Other specifications – which staff should be involved, what office space is required, and the anticipated duration of the visit.

In preparation for the monitoring visit, the assigned monitor(s) should conduct a “desk audit” and review all written data on file for the subrecipient, such as:

- Application for CDBG funding
- Written agreement and amendments
- Monthly reporting requirements
- Documentation of previous monitoring
- Copies of audits

3.1.1 Monitoring Checklists

In order to ensure compliance with the specific regulations that apply to the various types of CDBG, HOME, and ESG-funded activities, DPD has developed four different checklists for monitoring visits. The Sub-recipient Monitoring Checklist is the central form that is used for monitoring all CDBG, HOME, and ESG activities. In addition, two secondary forms are used in combination with this main form for special activities that have additional requirements. Finally, there is a checklist for acquisition, disposition, and relocation activities that is not used in combination with any other forms. All four forms were adapted from the checklists that appear in the *Guidebook for Entitlement Grantees on Subrecipient Oversight*, prepared for the U.S. Department of HUD's CPD Division in the Georgia State Office (March 2002). Please see Section D: Monitoring Strategies and Procedures for more information.

As mentioned above, the monitoring forms that will be used during the on-site visit should be mailed to the subrecipient along with the notification letter. This will help to make the subrecipient aware of the reporting requirements and the structure of the on-site monitoring visit.

Here is a description of the Subrecipient Monitoring Checklist and the three secondary forms that apply to the following special activities: Economic Development; Construction/Rehab; and Acquisition, Disposition, and Relocation activities (See Section B: Monitoring Checklists).

1.0 Subrecipient Monitoring Checklist: This form is to be used for activities of all types, and it is divided into seven sections listed below. The monitoring form is to be completed during an on-site visit while the project is underway.

1. General Information
2. Performance Evaluation Review
3. Record-Keeping System
4. Financial Management Systems
5. Non-Discrimination and Action to Further Fair Housing
6. Property Management
7. Performance Evaluation Review – Conclusion

The secondary monitoring forms should be constantly referred to throughout a project's contract period and reviewed during the on-site monitoring visit. They cannot be fully completed until the project is finished and the final outcomes can be recorded.

1.1 Economic Development Monitoring Checklist: This form shall be used for monitoring visits involving all economic development activities. An initial on-site monitoring visit should occur while the project is underway with the information recorded on both the Subrecipient Monitoring and Economic

Development forms. A follow-up visit should be scheduled when the activity is complete to record the total number and percent of jobs created and retained, etc.

1.2 Rehab/Construction Monitoring Checklist: This form shall be used for projects involving housing rehab or construction or any other activities involving physical or facility improvements. It helps to ensure that projects are in compliance with the Davis Bacon Act, ADA compliance and other requirements only pertaining to construction projects. The completion of this form should be ongoing with the final outcomes being recorded at the completion of the project during a follow-up site visit (example: verification of occupant's household income).

2.0 Acquisition, Disposition, and Relocation Checklist: This form shall be used for all projects involving acquisition, disposition, and/or relocation.

When completing the monitoring checklists, a "Yes" response from the columns to the right indicates compliance with the corresponding objective. A "No" response indicates non-compliance and may result in a *concern* being raised or in more serious cases, a *finding* may be documented. A "N/A" response indicates that the objective is not applicable to the activity. For example, a public service project receiving CDBG, HOME, or ESG funding for salaries would not be subject to "procurement procedures", so N/A would then be selected.

3.2 On-Site Monitoring Visit

At the beginning of the monitoring site visit, the assigned monitor reviews the purpose, scope and schedule of the visit. While it is the City of Lowell's responsibility, as a recipient of an annual HUD Entitlement Grant, to monitor the subrecipient's activities and determine whether its use of CDBG, HOME or ESG funding is appropriate and meets federal regulations, there are other important benefits of monitoring:

- DPD gains an opportunity to learn more about the subrecipient and the approved activity and to collect public relations materials, such as photographs, quotes from participants, and other supporting materials about the funded organization.
- The subrecipient has an opportunity to receive technical assistance and guidance from the assigned monitor about monthly reporting requirements or any other questions they may have about the CDBG, HOME, or ESG programs. This can help the subrecipient identify potential problems or issues before they start.

It is extremely important to keep a clear written record of the on-site visit by using one or more of the City of Lowell's monitoring checklists (Please see Section B: Monitoring Checklists). The assigned monitor should fill out the form during the visit.

At the end of the visit, the monitor concludes the visit by reviewing the tentative conclusions from the monitoring. Four potential objectives of this final discussion may include one or more of the following:

- To present the preliminary results of the monitoring visit.
- To provide an opportunity for the subrecipient to correct any misconceptions or misunderstandings.

- To secure any additional information from subrecipient staff to clarify or support their position.
- For any deficiency, which the subrecipient agrees with, to provide an opportunity for subrecipient staff to report on steps they are already taking to correct the matter.

At the end of the site visit, there should be a clear understanding between the monitor and subrecipient of the areas of disagreement and agreement about your monitoring results.

3.3 After the Monitoring Visit

Once the on-site visit is completed, the monitor prepares a formal written letter that describes the results of the visit, providing recognition of the subrecipient's strengths and weaknesses. The monitoring follow-up letter (see sample in Section C: Sample Letters) must be mailed to subrecipient within 30 days of the on-site visit. A copy of this letter should be kept on file with the subrecipient's grant agreement and monthly reports.

If the subrecipient is experiencing problems or is failing to comply with regulations, these issues should be specifically outlined in this letter, along with recommendations or requirements to address and rectify the problems. If a *concern* or *finding* is issued for noncompliance with Federal rules and regulations, please be sure that the issue is:

- correctly identified;
- based on applicable law, regulation or program policy; and
- supported by the facts presented in the monitoring follow-up letter.

When a concern is issued, the monitoring follow-up letter should provide recommendations on how the situation could be remedied, but no additional action is required. When a *finding* is issued, the monitoring follow-up letter must identify a deadline for when the specific issues must be corrected. The monitor follow-ups with the organization to make sure that the corrections have been made.

For situations in which the recommended corrections have not been made, the organization will be placed on a probationary period, which must be approved by the Assistant City Manager/DPD Director, until the issues have been rectified and they are once again in compliance with Federal regulations and the grant agreement.

4. Citizen comment summary and the City's response

Public Hearing # 1 – January 15, 2004

The public hearing process is designed to encourage participation by low and moderate-income persons. The first public hearing, held at the Pollard Memorial Library on January 15, 2004, was an opportunity for interested applicants to learn about the process and funds available, meet the Citizen Advisory Committee, and ask questions. The agenda for this public hearing consisted of:

- Review the Five-Year Consolidated Annual Action Plan
- Review performance evaluation to-date of FY 2003-04 projects
- Discuss the goals, needs and priorities of Lowell residents
- Provide technical assistance on the FY 2004-05 RFP
- Make available the amount of funds, copies of the FY 2004-05 RFP and the schedule of the Annual Action Plan development process

City's Response to Oral Questions/Comments received at this public hearing:

Several representatives had specific questions regarding the application process and eligibility requirements concerning CDBG and HOME funds. DPD staff members addressed these questions at the meeting.

Public Hearing #2 – February 18, 2004

The second public hearing, held at the new Lowell Senior Center on February 18, 2004, provided applicants seeking CDBG, HOME, and ESG funds an opportunity to present their proposed projects to staff members of the City of Lowell's Division of Planning and Development, the Citizen Advisory Committee (CAC) and members of the general public. More than 60 people attended this public hearing and approximately 50 organizations gave a three-minute presentation on their proposed projects.

City's Response to Oral Questions/Comments received at this public hearing:

All speakers focused their presentations on the proposed projects and activities requesting funds from the CDBG, HOME, and ESG programs. The Citizen Advisory Committee posed questions to the majority of presenters, and in some cases, additional materials were requested, such as budget and/or project description clarification.

Public Hearing #3 – March 31, 2004

The third public hearing was held to receive comments on the Draft Annual Action Plan. One person attended the meeting, expressed her appreciation for receiving an award. She was concerned that the size of the award was not large enough to contribute to her program. We encouraged her to seek other revenue sources and offered some suggestions. The DPD staff informed her that award letters and contract information packages would be sent out within a month. The scope of the project would have to be revised based on the amount of the award.

5. Copies of comment letters received

Comments received during the 30-day Citizen Comment Period (March 26th through April 26th) will be incorporated in the Final Annual Action Plan, which will be submitted to HUD by May 15, 2004.





Rape Crisis Services of Greater Lowell, Inc.

Healing The Mind, Body & Spirit

144 Merrimack Street • Suite 304 • Lowell, MA 01852

Phone: (978) 452-7721 • TTY: (978) 452-8723 • Fax: (978) 458-2822 • Hotline: (800) 542-5212 • Website: www.rcsgl.org

April 6, 2004

Eileen Maher Kronauer
City of Lowell, Division of Planning and Development
JFK Civic Center, 50 Arcand Drive
Lowell, MA 01852

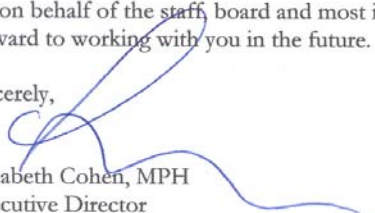
Dear Ms. Kronauer:

I want to pass along my gratitude to you, the entire staff at DPD and the Citizen Advisory Committee for their draft award of \$15,000 to Rape Crisis Services of Greater Lowell. This grant funding will be used to fund our two bilingual staff so that we can provide sexual assault counseling, case management, and prevention education programming to our community.

We are grateful not only for the funding, but for the continued support and confidence that you have shown in our agency over the years. It is so important for the staff and board of Rape Crisis Services of Greater Lowell to realize that our city values and depends on our services. We could not do this work without you. We also realize that there are many worth agencies and programs in the city of Lowell and we are proud that you have selected us to receive CDBG funding.

So, on behalf of the staff, board and most importantly – clients, we thank you and look forward to working with you in the future.

Sincerely,


Elizabeth Cohen, MPH
Executive Director



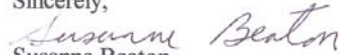
April 21, 2004

Eileen Maher Kronauer, Senior Community Development Specialist
DPD, JFK Civic Center
50 Arcand Drive
Lowell, MA 01852

Dear Ms. Kronauer:

I am writing as a resident of downtown Lowell to support your recommended funding for the Lowell Community Health Center in the latest Annual Action Plan Draft. Both of the proposed projects address our two most vulnerable populations – elderly and teens. The Lowell Community Health Center is such a wonderful community resource and tackles some of the most difficult struggling families in the city. It is my hope that you will in the end seek to support the Health Center as it reaches out and expands its ability to bring better health and resources to both the young and the old.

Sincerely,


Susanne Beaton
200 Market St. #309
Lowell, MA 01852

RECEIVED
DIVISION OF PLANNING
& DEVELOPMENT
04 APR 26 AM 11:45

Apr. 14, '04

Dear Eileen -

As a board member
of the Rape Crisis Services
of Greater Lowell, let
me please thank you
for the generosity
you exhibited in
awarding the KCSGL
money for their bilingual
advocacy services.

There is a great need
for such services in
this area, and we

appreciate your
efforts on behalf of
the organization -
especially with an
increase from last
year.

Please thank all
the members of the
Community Development
Team.

Sincerely,
Harry Weber

6. Scope of Services – Performance Measurements Worksheet

Scope of Services – Performance Measurements

Organization name: _____

Program/activity: _____

Project Description
<i>Please provide a 1-2 paragraph summary of the project/activity.</i>
Need Statement
<i>Please describe the specific need/s to be addressed.</i>
Goal/s
<i>Proposed goals to reduce the extent of problems or needs listed above.</i>
Inputs
<i>Resources to be dedicated or utilized to meet proposed goals.</i>
Activities
<i>What program does with the inputs to fulfill its mission?</i>
Outputs
<i>Direct products of program activities.</i>
Outcomes
<i>Benefits that result from the program.</i>

7. Lowell Housing Authority – Capital Fund Program

Annual Statement/Performance and Evaluation Report – 2004

Annual Statement/Performance and Evaluation Report					
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary					
PHA Name: Lowell Housing Authority		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No:		Federal FY of Grant: 2004	
<input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	125,012			
3	1408 Management Improvements Soft Costs	250,000			
	Management Improvements Hard Costs				
4	1410 Administration	347,012			
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	200,000			
8	1440 Site Acquisition				
9	1450 Site Improvement	200,000			
10	1460 Dwelling Structures	1,444,096			
11	1465.1 Dwelling Equipment – Nonexpendable	50,000			
12	1470 Nondwelling Structures	804,000			
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				

Annual Statement/Performance and Evaluation Report					
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary					
PHA Name: Lowell Housing Authority		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No:		Federal FY of Grant: 2004	
<input checked="" type="checkbox"/> Original Annual Statement b Reserve for Disasters/Emergencies b Revised Annual Statement b Performance and Evaluation Report for Period Ending: b Final Performance and Evaluation Report					
Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
17	1495.1 Relocation Costs	50,000			
18	1499 Development Activities				
19	1502 Contingency				
	Amount of Annual Grant: (sum of lines. . .)	3,470,120			
	Amount of line XX Related to LBP Activities				
	Amount of line XX Related to Section 504 compliance				
	Amount of line XX Related to Security – Soft Costs				
	Amount of line XX Related to Security – Hard Costs				
	Amount of line XX related to Energy Conservation Measures				
	Collateralization Expenses or Debt Service				

Annual Statement/Performance and Evaluation Report Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part II: Supporting Pages									
PHA Name: Lowell Housing Authority			Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No:				Federal FY of Grant: 2004		
Development Number Name/HA-wide Activities	General Description of Major Work Categories		Dev. Acct. No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
HA-wide	Operations		1406	All	125,012				
HA-wide	Management Improvements FSS Programs and Services- Training-Security Equipment		1408	All	250,000				
HA-wide	Administration		1410	All	347,012				
HA-wide	Fees and Costs		1430	All	200,000				
HA-wide	Site Improvements		1450	All	200,000				
HA-wide	Dwelling Equipment		1465.1	All	50,000				
HA-wide	Relocation for Rehab		1495.1	All	50,000				
NCV/MA 1-1	Heating Upgrade		1460	524 units	869,096				
FNM/MA 1-5	Interior Halls and Entrance		1460	112 units	75,000				
Scattered Sites/ MA 1-12	Unit Rehab and Exterior of Buildings		1460	45 units	250,000				
Scattered Sites/ MA 1-14	Unit Rehab and Exterior of Buildings		1460	60 units	250,000				
Admin. Bldg.	New Administrative Building		1470	HA-wide	804,000				
TOTAL:					3,470,120				

Annual Statement/Performance and Evaluation Report Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part III: Implementation Schedule							
PHA Name: Lowell Housing Authority			Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No:				Federal FY of Grant: 2004
Development Number Name/HA-wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
HA-wide items	9/06			9/08			
NCV/MA 1-1 1460	9/06			9/08			
FNM/MA 1-5 Interior Halls	9/06			9/08			
Scattered Sites/ MA 1-12 Unit Rehab	9/06			9/08			
Scattered Sites/ MA 1-14 Unit Rehab	9/06			9/08			
Admin. Bldg.	9/06			9/08			